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Insurance Counsel Journal

April, 1946

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No. 2

DIRECTORY OF MEMBERS

Officers and Executive Committee.....	1
President's Page.....	2
Editorial	3
"State Tax Discrimination Against Foreign Insurers—May Congress Permit Such Discrimination?" by J. Harry Cross.....	4
"The Automobile Guest Has a Duty," by F. J. Canty.....	5
"Has a State Still the Right to Regulate a Foreign Insurance Company Doing Business Within its Borders, Since Insurance is Interstate Commerce," by Garner Wood Denmead.....	11
"Inflation Per Curiam," by Francis M. Holt.....	14
"The Legal Nature and Effect of Special Settlement Provisions of Life Insurance Policies; Particularly With Relation to Taxation on Income of Beneficiary," by Edward B. Raub, Jr.....	16
Report of Mid-Winter Meeting of Executive Committee, by David I. Mc- Alister, Secretary.....	24
Report of Regional Meeting in New York City, by Oscar J. Brown.....	27
Address by Henry W. Nichols at Annual Meeting of New York State Members.....	28
Directory of Members.....	30

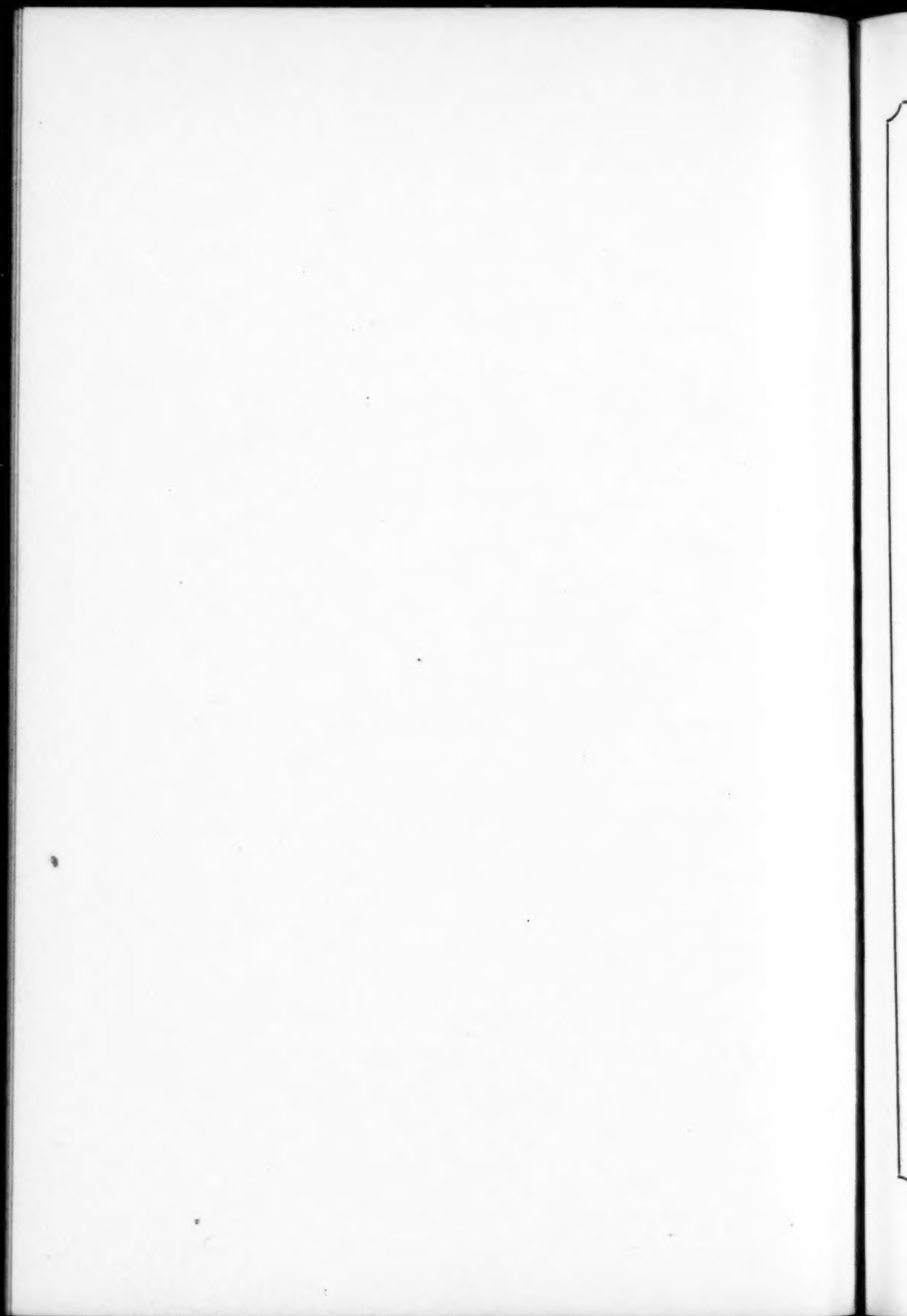
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PURPOSE

The purpose of this Association shall be to bring into close contact by association and communication lawyers, barristers and solicitors who are residents of the United States of America, or any of its possessions, or of the Dominion of Canada, or of the Republic of Cuba, or of the Republic of Mexico, who are actively engaged wholly or in part in practice of that branch of the law pertaining to the business of insurance in any of its branches, and to Insurance Companies; for the purpose of becoming more efficient in that particular branch of the legal profession, and to better protect and promote the interests of Insurance Companies authorized to do business in the United States or Dominion of Canada or in the Republic of Cuba, or in the Republic of Mexico; to encourage cordial intercourse among such lawyers, barristers and solicitors, and between them and Insurance Companies generally.

President's Page



THE next five months will be momentous. In them you will take your well-earned vacations, men will determine the future of UNO, the Supreme Court will interpret its definition of insurance as interstate commerce, the International Association of Insurance Counsel will hold its annual meeting and a host of readers will terminate their faithful perusal of this series of the President's Page.

Eliminating the delay caused by the failure of the presiding officer to arrive on time at one of the sessions, the business of the mid-winter meeting was transacted according to schedule. A most important part of the assembly was the gathering by many residing in and near Chicago for the social hour and dinner which the chairman of the entertainment committee and the secretary and his able assistant conducted most effectively. The enthusiasm displayed at the New York luncheon and again in Chicago leaves no doubt that an unprecedented number will answer to the call of the roll at Galen Hall where this "long count" administration will come to an end. We are told that all the facilities of the hotel, including an 18-hole golf course, will be devoted exclusively to our entertainment. The special convention rate will be made available to those who wish to stay over after the 6th. It is interesting that several railroads have asked for the membership list to be used in soliciting patronage. What a change *that is!*

As in the past, the reports of the committees will be published in the July Journal, which means that they must be submitted to George Yancey by June 20th. Accordingly, less than three months remain in which to do this important work, which, if not already begun, should be commenced at once. Everyone agrees that the value of the services rendered by the Association depends very largely upon the work done by its committees as reflected by their reports and that the interest of every member is stimulated by actively taking part in the development of the project undertaken. The subjects and assignments, therefore, should be such as will give committee members the opportunity of assisting in the gathering of material upon which the reports will be based.

Since our latest meeting in 1944, many new names have appeared on the roster. To you whom we have not had an opportunity of welcoming, we extend the hand of fellowship and express the hope that you will be with us in September.

F. B. BAYLOR, *President.*

International Association of Insurance Counsel



SEVENTEENTH ANNUAL CONVENTION

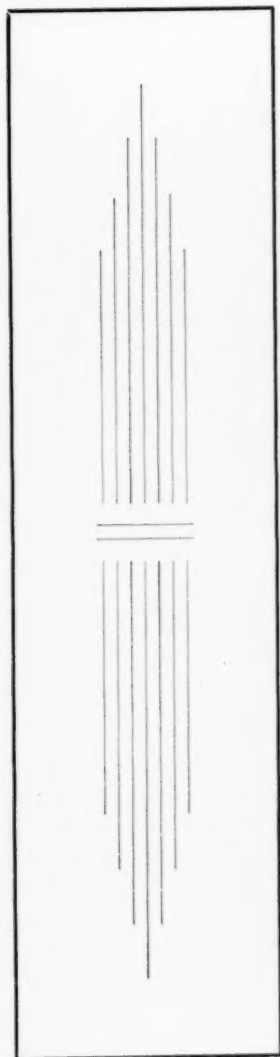


GALEN HALL HOTEL AND COUNTRY CLUB

WERNERSVILLE, PENNSYLVANIA

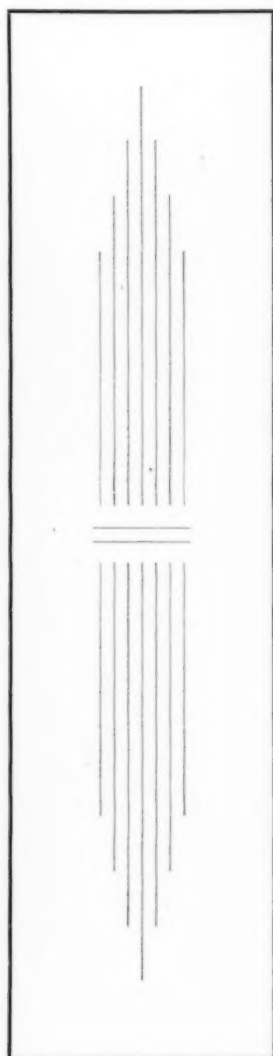
SEPTEMBER 4TH, 5TH AND 6TH, 1946

INSURANCE COUNS



September 4th, h

IS ANNUAL MEETING



h and 6th, 1946

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Insurance Counsel Journal

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INSURANCE COUNSEL

GEORGE W. YANCEY, *Editor and Manager*
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The Journal welcomes contributions from members and friends, and publishes as many as space will permit. The articles published represent the opinions of the contributors only. Where Committee Reports have received official approval of the Executive Committee it will be so noted.

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VOL. XIII April, 1946 No. 2

ANNUAL MEETING

September 4, 5, 6
GALEN HALL HOTEL AND
COUNTRY CLUB

Wernersville (near Reading) Pennsylvania

Your president, Bill Baylor, with the assistance and approval of the executive committee, selected Galen Hall as our next meeting place only after canvassing all available hotels. You will observe from an enclosure in this issue of the Journal that the hotel selected is an attractive one. Galen Hall and Wernersville are only a few miles from Reading, Pennsylvania. It can be easily reached by air and automobile. From certain points, however, I understand it will be necessary to change trains in Philadelphia in order to reach Wernersville and Reading.

In the July issue of the Journal you will be fully advised in reference to transportation to and from Galen Hall. As we will no doubt have the largest attendance at our September meeting that we have ever had at any previous meeting, may I suggest that you write Galen Hall Hotel and Country Club and make your reservations now, indicating the type room you desire.

Our friends in Reading have advised that we will not only have the golf course of the Galen Hall Hotel available for our members, but that the golf courses in Reading will also be available to all who attend our September meeting. I will give you more detailed information in this connection in the July issue of the Journal.

I have been advised that the summer season for Galen Hall Hotel will have ended prior to our arrival on September 4, and that the hotel and all of its facilities will be

available for and devoted to our members. It, therefore, appears that we will have an opportunity for a real get together meeting in September.

Your president has advised me that he has arranged for a meeting which will be both serious and frivolous. That we will have an opportunity to listen to lawyers who are specialists at our daytime meetings, and he is also arranging for entertainment in the evening which will please both the old, the young, the serious and those of our members who are not quite so serious.

COMMITTEE REPORTS

President Baylor in this issue of the Journal has urged each chairman and each committee member to give immediate and serious consideration to the reports to be submitted by the several committees appointed by him which are to be published in the July issue of the Journal. As you know that issue will feature the convention program and committee reports. It is important that committee reports appear in the July issue in order that they may be discussed at our annual meeting and read by our members prior to our annual meeting.

THE JOURNAL

The Journal does not accept advertising, which, if accepted, would overpay the cost of publication of the Journal. We, therefore, depend on voluntary contributions of our members for articles and briefs for copy for the Journal. The editor is deeply indebted to the membership for their cooperation and contributions. Without this cooperation the Journal would not be as it is today. Due to publication in this issue of the roster of membership all contributions received by the editor for this issue cannot be published. The articles which our members have been good enough to contribute and which will appear in the July issue of the Journal and their authors are as follows:

"Joint Adventure in Negligence Cases,"
by Robert Guinther of Akron, Ohio.

"Some Observations Concerning Statutes Denying to Insurers Defenses Contained in Unattached Applications for Life Insurance," by Leslie R. Ulrich of Cleveland, Ohio.

"The Priority of the United States in Relation to the Contractor's Sureties Under the Miller Act," by J. Harry Cross of Baltimore, Md.

State Tax Discrimination Against Foreign Insurers — May Congress Permit Such Discrimination?

By J. HARRY CROSS

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THE Supreme Court of the United States has heard argument in the case of Prudential Insurance Company of America v. Murphy,¹ involving the validity of a state premium tax which the insurer contends is invalid as discriminatory against interstate commerce. Assuming the tax to be discriminatory, the state law is clearly invalid,² unless it is validated by the Congressional permission given by Public Law 15.³

May Congress permit the State to take action with respect to interstate commerce, which otherwise they could not validly take?

The theory of Congressional permission is that the only impediment to state action is the will of Congress.⁴ Therefore, permission by Congress, under the theory, enables the States to exercise full power over interstate commerce. The essential basis of the theory of Congressional permission is that the States have concurrent power, because Congress cannot enlarge the power of the States nor delegate to the States its own power.⁵

There are many decisions of the Supreme Court, recent as well as old, holding that the commerce clause in the Constitution of its own force restrains the States from regulating interstate commerce.⁶ That means that the impediment to state action is not the will of Congress but the Constitution of the United States. Many other decisions of the Supreme Court hold that the power of Congress to regulate interstate commerce is exclusive.⁷ That, too, means that the States do not have concurrent power.

These decisions of the Supreme Court conflict irreconcilably with the theory of Congressional permission and concurrent power. To sustain the theory of Congressional permission, the Supreme Court must overrule its decisions relating to the exclusive commerce power of Congress under the Constitution and must hold that the States have concurrent power to regulate interstate commerce in its national aspects.

Proponents of the theory of Congressional permission rely upon a line of Supreme Court decisions, principally the liquor cases⁸ and the convict-made goods⁹ cases. Opponents of the theory deny that these cases actually hold that mere permission by Congress enables the States to take action which, without such permission, they could not validly take, and assert that they involve actual regulation by Congress rather than mere permission. Some of the cases contain dicta supporting the theory.¹⁰ The remainder of the cited cases in support of the theory are hardly in point because they involve state laws that would be valid without any Congressional aid.¹¹

In the case now pending in the Supreme Court, if the tax is held to be discriminatory, whether it will be upheld will depend upon the attitude of that Court toward Congressional permission. Will the Supreme Court extend the theory of the liquor cases to the mere permission contained in Public Law 15 or will the Court adhere to the theory of the Commerce Clause and exclusive power contained in the other decisions?

¹35 S. E. (2nd) 586 (S. C. 1945).

²Nippert v. City of Richmond, decided by U. S. Sup. Ct. February 25, 1946.

³15 U.S.C.A. sec. 1011.

⁴See Interstate Commerce and State Power by Noel T. Dowling, 27 Va. Law Review 1.

⁵In re Rahrer, 140 U.S. 545.

⁶S. C. Highway Dept. v. Barnwell, 303 U.S. 177; Simpson v. Shepard (Minnesota Rate Cases), 230 U.S. 351.

⁷Simpson v. Shepard (Minnesota Rate Cases), 230 U.S. 351; Southern R. Co. v. King, 217 U.S. 524; New Mexico ex rel McLean v. Denver, etc. R. Co., 203 U.S. 86.

⁸In re Rahrer, 140 U.S. 545.

⁹Kentucky Whip and Collar Co. v. Illinois Cent. R. Co., 299 U.S. 334.

¹⁰Leisy v. Hardin, 135 U.S. 100; Southern Pac. Co. v. Arizona, 65 S. Ct. 1515.

¹¹E. G. Cooley v. Board of Wardens, 12 Howard 299; International Shoe Co. v. Wash., 66 S. Ct. 154.

The Automobile Guest Has a Duty

By F. J. CANTY

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New York City

A WRONGDOER cannot be required to pay damages because of one injured or killed unless that person, himself, was free from negligence contributing to the happening of the accident. The guest in an automobile or a business invitee in an automobile has a duty of care for his own safety which must be exercised, else he is barred from recovery of damages by reason of his assumption of the risk or his contributory negligence. An old legal maxim is *volenti non fit injuria* which, translated, means no injury is done (in the eye of the law) where the person injured consents; as for example, the driver of the car is recklessly speeding and danger is apparent therefrom, the guest not protesting, assumes the risk. Contributory negligence is defined in an old English case as follows: "It rests upon the view that though the defendant has in fact been negligent, yet the plaintiff by his own carelessness severed the causal connection between the defendant's negligence and the accident which had occurred; and that the defendant's negligence accordingly is not the true proximate cause of the injury." Another view is that since there is no contribution between joint tortfeasors to persons injured by the contributing negligence of each, they have no remedy at law for damages one from the other.

"The standard of the duty of an invited guest riding in an automobile is the same as the driver's." *Glick v. Poska*, Neb. 239 N.W. 626. In *White v. Portland Gas Co.*, Ore. 165 Pac. 1005, we find: "It is plain, however, that an invited guest is not to be supine and inert as mere freight. Accepting the hospitality of his friend does not excuse him from the duty of acting for his own safety as a reasonably prudent person would under like conditions;" and from *Sharp v. Aproat*, Kans. 208 Pac. 613: "Whether a warning, protest or request would have been heeded by the defendant is questioned, but whatever the effect would have been, as the danger was obvious, it was the duty of Sharp at least to remonstrate against the dangerous speed, or in-

sist that he be allowed to leave the car, if there was time to do so after the danger became apparent;" from *Atwood v. Utah L. & R. Co.*, Utah 140 Pac. 137: "Of course everyone who may be riding in a vehicle whether as passenger, invitee or otherwise, must always exercise ordinary care and prudence to avoid injury to himself, and to that end, in case of imminent danger, must leave the vehicle in case such a course is practicable and necessary to avoid injury. Again, he may not sit silently by and permit the driver of the vehicle to encounter or enter into open danger without protest or remonstrance and take the chances, and, if injured, seek to recover damages from the driver of the vehicle or from the one whose negligence concurred with that of the driver or from both;" from *Hardie v. Barrett*, Pa. 101 Atl. 75: "The rule is well established that when possible dangers arising out of the negligent operation of a hired vehicle or conveyance in which one is riding as an invited guest are manifest to a passenger who has any adequate opportunity to control the situation, if he sits by without protest and permits himself to be driven on to his injury, *this is negligence* which will bar recovery;" from *Carter v. Phillinger*, Md. 120 Atl. 878, the court quoted from *Dorchester County v. Wright*, Md. 114 Atl. 574: "But independently of the question as to the driver's failure to exercise due care is the issue as to whether the appellee was also negligent in not observing the danger and endeavoring to avoid injury by timely advice and warning to the driver. It was his individual duty to use ordinary care for his safety and if he failed in the performance of that duty, he cannot recover for an injury to which his own negligence thus contributed." The comment of the court in *Kirby v. Kansas City R. Co.*, Kans. 186 Pac. 744 was: "A mature person who attempts to cross an interurban railroad track without taking any precautions for his own safety, while riding in an automobile with another, who is driving, cannot recover damages for injuries sustained in a collision with a

car on the tracks when by looking he could have seen the approaching car in time to have warned the driver of danger."

But a guest is not bound to keep a constant lookout for causes which might occasion injury, though he cannot close his eyes to obvious dangers or entrust his safety absolutely to the driver when the same knowledge of obvious or threatened danger is possessed by both; that care is measured by the attending circumstances: *Matter of Hill*, 202 Ia. 1038. In *Dedman v. Dedman*, 155 Tenn. 244 it was decided that one riding in an automobile as a guest sitting with the driver, a hired servant of the owner, was not guilty of contributory negligence as a matter of law in engaging in conversation with those on the rear seat giving no heed to the management of the car although the driver would doubtless have heeded any direction given by the guest. There the car was driven at high speed over a smooth road, the driver capable and the car built for speed.

In further discussion of the subject we think it will serve our purposes best if we view the facts and the applicable law under classified headings.

APPARENT DANGERS:

Fischer v. Megan, Neb. 293 N.W. 287. Plaintiff's decedent was a guest riding on a truck load of cattle coming into Omaha of a night, dark and foggy. The truck drove into standing freight train on crossing. Suit was against the railroad. There was undisputed evidence the driver of the truck was negligent in not observing the signals and in not seeing the train. Plaintiff had a verdict of \$25,000 but the court on appeal reversed holding that there was no negligence on the part of the railroad company and that there was negligence on the part of the guest saying: "If the headlights on the motor were insufficient to make highway signals of a railroad crossing visible from the cab of the truck or to throw light on an obstruction in time to stop before running into it, it was the duty of the guest to exercise due care for his own safety and to warn the driver accordingly under such circumstances. He failed to do anything of the kind, took his chance with the driver and rushed to his death without protest. * * * In the present instance care of the guest for his own safety was not exercised to any extent and pre-

vented recovery by plaintiff." Judgment for defendant.

Hutchinson v. Sioux City Service Co., Ia. 230 N.W. 387. Plaintiff, a girl of 18, was riding on a truck operated by Babcock and which truck was in collision with a street car. Both were sued. The accident occurred at an intersection. The street car obstructed the road for the truck. The court on appeal in holding for defendants stated: "It is thus apparent that our holdings are that a guest in the front seat of a motor vehicle, with opportunity to see what is to be seen, equal to that of the driver, and where there are no diverting circumstances, cannot completely surrender himself to the care of the driver, and then successfully contend that he, the guest, was in the exercise of ordinary care. The record in this case reveals no care or caution whatever exercised by the plaintiff for her own safety and protection. She did not see and did not look."

In an Illinois case, *Dee v. City of Peru*, Supreme Court, 174 N.E. 901, plaintiff's decedent, was a guest of Schuets, in the latter's car and was about to cross a river over which there was a draw-bridge; the bridge at the time was open and a barrier was across the road as a signal the bridge was open. In addition the bridge tender and his wife were near the barrier and saw the car approaching at high rate of speed—50 to 60 m.p.h.—and tried to warn the driver, but he crashed through the barrier into the river and the guest was drowned. The accident occurred at 9 o'clock of a bright morning. Schuets testified for plaintiff that he was driving 30-35 m.p.h. and saw no barrier and saw no warning by the bridge tender. The court: "It seems clear that Schuets and the decedent had an unobstructed view of the approach of the bridge and the obstruction across the roadway for a distance of at least 110 feet. * * * and we conclude, therefore, that with the clear vision of the barrier across this bridge, a distance of 110 feet was ample to stop the car going at that rate before the gate was reached. * * * The burden was upon appellee (plaintiff) to show that when deceased met his death he was in the exercise of ordinary care. That burden was not maintained in this case. * * * The law does not afford to one who so exposes himself to danger the privilege of recovering

damages for an injury arising from his actions which injury might have been avoided by the exercise of reasonable care for his own safety." Judgment for defendant. Another Illinois case of this type is *Lattin v. City of Zion*, 26 N.E. 2nd 995. A 16 year old boy who spent most of the night until 4 A. M. with two 18 year old companions in visiting taverns and who thereafter was riding on a motorcycle behind one companion who was sitting behind driver when the motorcycle hit a fill in city road which was under repair and which was lighted by flares visible for several hundred feet, was guilty of contributory negligence as a matter of law.

A passenger in an automobile sitting beside the driver who saw a horse and wagon blocking a culvert 8 or 12 rods away and did not mention the fact to the driver, whose failure to see the same until only 15 feet distant, resulting in an accident, was guilty of contributory negligence. "There is no suggestion in the case that he mentioned that fact to the driver or did anything but sit supine and mute beside him on the front seat while the car went forward with unslackened speed." *Wentworth v. Waterbury*, Vt. 96 Atl. 334. Another case of the same character is *Parramore v. Denver & R. G. Ry.*, Utah 5 Fed. 2nd 912. Plaintiff, was riding on the front seat of car driven by another and the car was in collision with defendant's train going at 20 m.p.h. Assuming defendant was negligent, the question was whether plaintiff's administrator could recover. The decedent had full view of railroad track. The testimony of two men who were in the car was that the decedent did nothing and that evidence, the court said, "constitutes such irresistible countervailing proof in this case that Parramore neither exercised reasonable care nor any care to protect himself or others, that no doubt of his contributory negligence or of the duty of the court below to instruct the jury to return its verdict in favor of the defendant exists."

But the evidence of contributory negligence or of assumption of risk is not always so clean cut as in the above cases. In *Barrett v. C. M. & St. P. Ry.*, Ia. 180 N.W. 670, it was held for the jury to determine whether the automobile was moving at 10 to 15 m.p.h. when struck by train running at 20 to 35 m.p.h. in violation of an

ordinance limiting the speed to 6 m.p.h., the train being visible for 220 feet at a point 64 feet from the track. The reason was that "they (those in the automobile) may have taken into consideration then that a train, if approaching, might not lawfully exceed in speed 6 m.p.h." Furthermore, the occupants had only 3 or 4 seconds in which to look a second time and that "reasonable minds might differ in" whether or not in the circumstances the occupants should have looked again in so short a period. See also *Underhill v. Major*, 220 N.Y. A.D. 173 and *Berman v. Berman*, Conn. 147 A. 568. In this latter case there was no discussion by the court of assumption of risk or of contributory negligence, the points apparently not having been raised by the defendant.

In *Hardie v. Barrett*, Pa. Supreme Court, 101 A. 75, the trial court had let the case go to the jury and there was a verdict for the defendant. The facts were the plaintiff and his wife had hired a car and chauffeur to convey them and their guests and on the way a collision occurred with an express wagon belonging to the Adams Express Company. A plaintiff's car was going south on the left hand side of the road at 40 m.p.h. and had been on that side of the road for 3 or 4 blocks. The driver of the express wagon saw the car approaching on his side of the road and in an endeavor to avoid the collision he turned to his left side of the road when at the same time the chauffeur turned back to the west side and the collision resulted. It is quite evident the court on appeal felt there should have been a directed verdict for the defendant for it said: "The rule is well established that when possible dangers arising out of the negligent operation of a hired vehicle or a conveyance in which one is riding as an invited guest are manifest to a passenger who has any adequate opportunity to control the situation, if he sits by without protest and permits himself to be driven on to his injury, this is negligence which will bar recovery. In other words, the negligence of the driver is not imputed to the passenger but the latter is fixed with his own negligence when he joins the former in testing manifest dangers."

SPEED:

High speed on a safe road with no attendant dangers does not call for the vigi-

lance of the rider but where there are such dangers then he must be alert. In *Levine v. Abramson*, Md. 120 Atl. 523, the plaintiff, a minor boy, was riding with defendant. The plaintiff testified that he had gone asleep for awhile but woke up "and found that the defendant was in pursuit of or chasing two motorcycles, that he noticed that one of the motorcycles had its rear light out, that he heard the defendant yell to the man to stop, but the man did not answer and that made the defendant mad and the defendant was chasing him," at 50-55 m.p.h. and that he, the plaintiff, took out his pen and note book for the purpose of taking the number of the motorcycle as soon as he got a chance; that he did not protest. The defendant testified to slower speed and said that he was not chasing the motorcycle man but the latter turned over into the defendant's path and the defendant had to turn quickly to the left and in doing so ran into a stone wall. The court on appeal in affirming judgment for defendant cited *United Railway Co. v. Crain*, Md. 91 Atl. 405 and quoted from it: "Under the facts of this case the relation that the claimant sustained to his companion, Pfeutze, did not permit him to sit dumb and inert in the vehicle, taking no heed of a known danger, permitting Pfeutze to drive into a pitfall or on a deadly railroad track, implicatedly trusting his life and limb to the direction of his companion without a word of warning or protest. It is now the better recognized rule of law that as to such a person situated as was the plaintiff, riding in a vehicle in mere companionship with his friend, engaged upon mutual adventure, it is as much *his duty* as that of the driver to take observation of dangers and to avoid them if practicable by suggestion and protest. In other words, he is required to exercise ordinary care to avoid injury." The same reasoning is to be found in *Wagenbauer v. Schwinn*, Pa. 131 Atl. 699; *Olson v. Herman*, Wis. 220 N.W. 203; *Fair v. Union Traction Co.*, Kansas, 171 Pac. 649; *Harding v. Jesse*, Wis. 207 N.W. 706. In the last case the court said: "A gratuitous guest cannot idly sit by, observe clear violations of law, in fact acquiesce in them and then, in the event of an accident, hold his host liable in damages. The privilege of a gratuitous ride is accompanied by a correspond-

ing obligation, and such obligation must be met, if liability should ensue."

Joyce v. Brockett, 205 N.Y. A.D. 770, affirmed 237 N.Y. 561, is where the plaintiff alleged speedy driving and testified to it. Just before the accident the car was going down a hill and at the bottom of the hill the road branched out to the right and to the left; the defendant claimed the brakes went wrong when going down the hill and he could not stop and after the accident there was evidence to support the claim. At the trial there was a directed verdict for the defendant and the court on appeal in affirming it said: "The courts have frequently held, and this court very recently, that a person riding in a motor car by invitation was guilty of contributory negligence if, when the car was being driven at a dangerous rate of speed under the circumstances, he fails to warn or admonish the driver." The plaintiff here was familiar with the road and knew the situation at the bottom of the hill. He had knowledge of the impending danger in proceeding at high speed and still he made no protest. The ruling in this case has not been changed by any subsequent decision. Another New York decision rendered about the same time is *Sheehan v. Coffey*, 205 N.Y. A.D. 388 where the plaintiff did protest but got no response other than "You are not afraid to ride fast, are you," to which the plaintiff replied: "I don't care much about riding so," but nevertheless he continued to tolerate the fast driving until the accident occurred. At the trial there was a verdict for plaintiff and the court on appeal in reversing said: "While the question of what is the exercise of ordinary care on the part of such an invited guest is dependent upon the facts and circumstances in each case, we think that the facts of this case require us to hold that the verdict of the jury is contrary to the law and against the weight of the evidence in finding that the plaintiff acted as a reasonable and prudent man would in the circumstances. Such a guest does not satisfy the rule of due care for his own protection who makes the mild protest which the plaintiff says he made and is told to mind his own business and who, without further personal protest or request to stop the car at a convenient spot, continues to ride at a terrific rate of 50 to 60

m.p.h. * * * He seems to have had plenty of time and opportunity to save himself from the danger which he says was so apparent to him and against which he so mildly protested. * * * When with full knowledge of the fact that the owner and driver of the car would not brook any interference with his manner of driving the same, however reckless, the plaintiff remained in the car without further protest or attempt to protect himself from apparent danger and there was ample time within which he might have directed that the vehicle be stopped in order that he might get out of it. * * * He was guilty of negligence as much as was the driver himself."

But in another New York case, *Clark v. Traver*, 205 N.Y. A.D. 206, the guest had protested as to the speed and the host reduced the speed but shortly thereafter, and before the guest could then protest, he increased the speed and immediately the accident happened. That case had to go to the jury.

This is what the Supreme Court of Louisiana in *Lorance v. Smith*, 138 So. 871 said where four persons crowded into a coupe which was later driven at 50 to 60 m.p.h. and overtook and ran into another vehicle and where some of the guests in the automobile testified they saw the vehicle ahead, saw the danger but said nothing: "The theory underlying the rule or doctrine that an invited guest in an automobile cannot recover damages arising from injuries due to the negligence of his host, where such guest is aware of the danger and makes no protest, is that of assent to and acquiescence in such negligence. Whether the guest assents to the acquiescence in the negligence of his host is a question of fact which must be determined by the court or a jury from the circumstances surrounding the case. Each case must be decided according to the facts found. * * * Under this rule the opportunity of the guest for discovering the negligence, his position in the car, his age, his mental development and physical condition and his knowledge of what might constitute negligence or a dangerous situation or condition must all be taken into consideration in determining the question of assent or acquiescence." And so concluded as a matter of law that the guests in this

car were guilty of negligence and that their suits should be dismissed.

INCAPACITY AND INEXPERIENCE OF DRIVER:

Should the rider know of the incapacity or the inexperience of the driver he assumes the risk of injury growing out of the driver's negligence through these channels. In one case where two women were taking a trip from Salt Lake City to Toronto and on the return trip, when going through Colorado the driver being near-sighted, was not using her glasses and the rider spoke to her about it, the driver was guilty of negligence in not seeing a rut in the road and it was held the rider should have watched the road in the circumstances and should have informed the driver of the rut. The court in affirming directed judgment for defendant quoted from *Atwood v. Utah Light and Railway Co.*, Utah 140 Pac. 137: "It no doubt is the law, as contended by appellant's counsel, that every occupant of a vehicle, in which he is riding, must always exercise ordinary care for his own safety, and if, by the exercise of such care, he could avoid injury to himself but fails to do so, he cannot recover regardless of the fact that he had no control or direction of the vehicle in which he was riding at the time of the accident and injury," and added that the plaintiff had the duty, in the circumstances, of looking for dangers ahead in the road. For the same reason the guest assumed the risk in *Cleary v. Eckhart*, Wis. 210 N.W. 267; *Thomas v. Steppart*, Wis. 228 N.W. 513; *Morgan Hill Paving Co. v. Fonville*, Ala. 119 So. 610; *Krueger v. Krueger*, Wis. 222 N.W. 784 and *Daggett v. Lacey*, Calif. 9 Pac. 2nd 257. But one does not assume all the risks of riding with an inexperienced driver. In *Howard v. Reid*, 225 N.Y. A.D. 399 the driving was all right until at the end of the trip when turning into the driveway the person at the wheel was frightened by the approach of a car and in the excitement ran into a tree. The court: "The character of the accident was such that the immediate danger could have been foreseen only for a moment before the accident took place. It is highly improbable that any act or warning on the part of the plaintiff could have averted it."

INTOXICATION:

It is negligence for one to ride on a vehicle when he knows the driver is intoxicated. In a recent decision, *Newton's Administrator v. Stengel*, Ky. 181 S.W. 2nd 251, the court stated: "This being true, it was proper for the trial judge to conclude that Newton assumed the risk of injury in riding in the truck with Bowman when he knew he was intoxicated." See also *Lynn v. Goodwin*, Calif. 148 Pac. 927; *Wayson v. Rainier Taxicab Co.*, Wash. 239 Pac. 559; *Rau v. Smuda*, Minn. 221 N.W. 232; *Francisco v. Vakares*, Ariz. 277 Pac. 812. Where there is a dispute as to whether the driver was intoxicated the question is for the jury. This was the situation in *Zito v. Ingersoll*, N.J. 147 Atl. 400. Alcohol is an anesthetic and even one drink would tend to unfit a man for careful driving.

SLEEP:

When the guest knows his driver is very tired and sleepy, the guest assumes the risk of an accident. *Oppenheim v. Barkin*, Mass. 159 N.E. 628. *Time*, 4 A. M.; place, outside of Boston. Plaintiff was asleep in the rear seat. The court: "Assuming that there was evidence to support a finding of gross negligence by the defendant in driving his car across the highway from the right to the left side, there was no evidence that the plaintiff was exercising any care. He was asleep, and entrusted himself entirely to the care of the defendant without using any precaution for his own safety. They left New York at 5 P. M. the day before, reaching Springfield after 1 A. M. * * * During the entire trip the defendant drove the car. A guest on the rear seat of an automobile cannot be expected to control its operation or interfere with its movement *but he must exercise some care*. If the plaintiff saw that the defendant was asleep, or if he were awake and the plaintiff saw him turning away from the line of travel across the highway to the left, it could have been found to be the plaintiff's duty to arouse the defendant or warn him of the approaching danger; or for the plaintiff to take some precaution for his own safety. This the plaintiff failed to do; he entrusted himself entirely to the care of the defendant placing absolute reliance on the defendant's caution." Plaintiff's case dismissed. A like situation existed in *Krueger v. Krueger*, Wis. 222 N.W.

784 and the court held that even though the defendant was negligent yet the plaintiff could not recover "because the plaintiff had full knowledge of her condition and was bound to know as a matter of common knowledge what might result from the defendant dozing while at the wheel. Ordinarily a guest may not continue to ride in the car without protest against recklessness or negligence of the driver in charge of the car thereby assuming the risks and participating in the negligence, and then claim that he was without fault." A Kentucky case to the same effect is *Chambers v. Hawkins*, 25 S.W. 2nd 363. But where the driver is sleepy and those in the car do not know it, then the matter of assumption of risk is for the jury to determine, if there is any evidence at all to indicate that the guests knew the driver was sleepy. In *Krantz v. Krantz*, Wis. 248 N.W. 155, decided about two years after the *Krueger* case, the facts were that the guests did not know the driver had very little sleep during the past twenty-four hours and "neither is there any proof which established, as a matter of law, that plaintiff ought to have known that the driver was apt to fall asleep, before plaintiff discovered him in that condition when he noticed the car swerve just before the driver awoke and the accident occurred. Let it be stated here that going to sleep at the wheel "is a proper basis for an inference of negligence sufficient to make out a prima facie case, and sufficient for recovery, if no circumstances tending to excuse or justify his conduct are proven." *Bushnell v. Bushnell*, Conn. 131 Atl. 432. In this line see *Devlin v. Morse*, Mich. 235 N.W. 812 and *Kaplan v. Kaplan*, Ia. 239 N.W. 682.

It is a bit unfortunate, perhaps, that a discussion of a law question should require the citation of many decisions but it cannot be avoided for a slight change in the facts of one case may make an entirely different problem, furthermore the courts of different States are not always in accord when applying the law to the same factual situation. The law determines our business obligations and we should know what the law is.

Nelson v. Nygren, 259 N.Y. 71. The plaintiff and defendant were driving a distance of about 70 miles on a good straight-away road. When starting the plaintiff

told the defendant that he would drive when they reached a place half way and that in the meanwhile he would sleep. He thereupon went to sleep and later the accident occurred. The defendant did not testify but there was evidence to the effect that he said to the Sheriff shortly after the accident when asked how it occurred that he must have fallen asleep. Both were experienced drivers and familiar with the road. The case went to the jury and the question on appeal was whether or not in the circumstances it was negligence for the plaintiff to go to sleep. The court on appeal in affirming judgment for plaintiff said: "To decide as a matter of law that if a guest under circumstances like those in this case, should go to sleep in the automobile, he would be guilty of contributory negligence, would be to disregard realities and situations growing out of modern conditions." *Simrell v. Eschenbach*, 303 Tenn. 156. It was held that the guest was negligent only if he failed to take measures to avoid "apparent dangers" and that the

sleeping guest was not guilty of contributory negligence as a matter of law but the question was treated as one of fact to be decided in the light of the circumstances surrounding the case. In Maryland where the driver, unknown to the sleeping guest, was unfamiliar with the road and permitted the car to run off and hit a telephone pole, it was held that the guest was not guilty of contributory negligence as a matter of law. *Chesapeake and P. Tel. Co. v. Meriken*, 147 Md. 572. Vermont held the same way in *McAndrews v. Leonard*, 99 Vermont 512.

THE RULE IN MICHIGAN:

The negligence of the driver has always been imputable to the occupants of the vehicle in Michigan, the courts following *Thorogood v. Bryan*, an old English case. That rule was abandoned there and here long ago and the Supreme Court of Michigan in a decision January 7, 1946, *Bricker Admr. v. Alger Green, Admr.* has now done likewise.

Has a State Still the Right to Regulate a Foreign Insurance Company Doing Business Within its Borders, Since Insurance is Interstate Commerce

By GARNER WOOD DENMEAD

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SINCE the recent case of the U. S. vs. Southeastern Underwriters Association, 322 U. S. 533; 64 Sup. Ct. 1162; 88 L. Ed. 1440, decided by the Supreme Court on June 5, 1944, this question has been more or less in the minds of insurance companies and of the legal departments of the various States.

This matter was recently passed upon by the Circuit Court of Appeals, 9th Circuit in an opinion handed down on June 29, 1945, in the case of *Ware vs. Travelers Insurance Company, et al*, 150 Fed. (2d) 463. From a judgment dismissing the complaint, the Plaintiff appealed.

That case had to do with a regulation passed by the State of Idaho involving the question of a local state statute regulating the payment of commissions by an insurance company to a resident agent.

Ware was a licensed insurance agent re-

siding in Kootenai County, Idaho and was the duly, appointed resident agent of the Travelers Insurance Company. Ware was to receive a percentage of the premiums paid on insurance contracts secured by and through him. On workmen's compensation and employees liability policies his commission was fixed at 10 per cent of the premium collected and on other risks he was compensated on a special commission basis.

In May, 1942, the Travelers Insurance Company wrote a workmen's compensation and employees liability policy and comprehensive general liability and automobile liability policies for the Walter Butler Company, a contractor, to cover the operations of that Company in the building of the Farragut Naval Station in Kootenai County, Idaho. Later the Travelers Insurance Company wrote similar policies for

the same company covering its operations in connection with another project in Kootenai County. These policies were written by the Travelers Insurance Company "direct with the Walter Butler Company" but were countersigned by Ware as resident agent. Ware also countersigned a bond or bonds in connection with the Farragut Naval Station contract. No commission was paid to Ware on this business and he entered suit against the Travelers Insurance Company to collect same on the basis of what is referred to as the "Resident Agent Statute." Sec. 40-902 Idaho Code Annotated, as amended by Ch. 61 Idaho Session Laws 1939 Code Supp. 1940 Sec. 40-902.

The Statute reads:

"It shall be unlawful for any foreign insurance company doing business in this state to make, write, place or cause to be made, written or placed in this state any policy, bond, duplicate policy or contract of insurance of any kind or character, or any general or floating policy upon persons or property, resident, situated or located in this state, unless done through an agent who is a resident of this state, legally commissioned and licensed to transact insurance business herein. A resident agent shall countersign all policies so issued (except policies of life insurance) and shall receive the full commission when the premium is paid, except when said policy is made, written or placed by a licensed broker, in which event the countersigning agent shall receive a commission of not less than five per cent of the premium paid: * * * provided, this section shall not apply to life insurance companies."

Ware admitted the policies and bonds were not secured by or through him but were written direct by the Company, although he alleged "that the plaintiff acted as countersigning agent direct and not through any licensed broker." It was admitted that the policies and bonds were negotiated and written outside of the State of Idaho and without the intervention of a broker. The Travelers Insurance Company moved to dismiss on the grounds that the complaint failed to state a claim upon which relief could be granted.

In sustaining the demurrer and dismissing the suit, the lower court stated that it

"was of the opinion that the statute upon which this action is based is repugnant to the 14th Amendment of the Constitution and is also an unconstitutional restriction on interstate commerce and it is therefore ordered that the motion be and it is hereby sustained."

The action of the lower court was appealed to the Circuit Court of Appeals, 9th Circuit, and that Court overruled the lower court stating, "The Court we think, was in error. The validity of similar statutes has been upheld in the recent cases of Osborn vs. Ozlin, 310 U.S. 53; 60 Sup. Court 758; 84 L. Ed. 1074, and Holmes v. Springfield Fire and Marine Insurance Co. 311 U.S. 606; 61 Sup. Court 19; 85 L. Ed. 384."

It will be noted that two points were raised, the first being that the Idaho "Resident Agent Statute" was invalid in that it violated the due process clause of the 14th Amendment, and the second, that the Idaho statute constituted an unlawful restraint upon interstate commerce.

In discussing the first point, the Circuit Court of Appeals went fully into both the Osborn and Holmes cases (supra) and stated that in the Osborn case the statute of Virginia provided, with specified exceptions, insurance companies authorized to do business in that State should not make any contract of insurance on persons or property therein except through regularly constituted resident agents, which agents "shall be entitled to and shall receive the usual customary commissions allowed on such contracts" and that they may not share more than half thereof with a non-resident broker. This requirement was held to be well within the power of the State over insurance contracts.

In the Holmes case, which involved a similar but more drastic statute of Montana providing it should be unlawful for any insurance company doing business in Montana, "to make, write, place or cause to be made, written or placed in this State any policy," etc. upon persons or property situated in that State unless written through and countersigned by a duly licensed resident agent who "shall receive the full commission on all (such) policies." A three judge court (D. C.—32 Fed. Sup. 964) had held the statute unconstitutional insofar as it required foreign insurance companies to pay full commissions to a resi-

dent agent who merely countersigned a contract of insurance procured by an out-of-state agent. It was thought that this legislation deprived a foreign insurance company of its property without due process and denied it equal protection. The Supreme Court, however, upholding the case of *Osborn vs. Ozlin* (supra) reversed lower court and held the statute constitutional and valid.

The second point relied upon in the *Ware* case, and one of especial interest to insurance companies and insurance lawyers, was that by reason of the recent decision of the U. S. Supreme Court in the *Southeastern Underwriters Association* case (supra), the Idaho statute was in conflict with the commerce clause, as insurance companies are now held to be engaged in interstate commerce.

The Circuit Court of Appeals, however, stated it saw no reason for such a holding. It held that for constitutional purposes, certain activities of a business may be intrastate while other phases of a business may be interstate. "There are," said the Court, "other activities which, though subject to Federal regulation, are so intimately related to local welfare that, in the absence of Congressional action, they may be regulated or taxed by the State." The Court then discussed the laws of the State of Idaho relating to the business of writing workmen's compensation and employees liability insurance and stated it was clear enough that such activities and the local servicing of the policies of that character were intimately bound up with the states program for the security and welfare of the working man.

The Circuit Court of Appeals, 9th Circuit, therefore, reversed the opinion of the lower court dismissing the complaint, and sent the case back for trial.

From reading the opinions in the cases above referred to, it would seem that the law is (up to the present time but no one can safely prophesy how long it will remain so) that while insurance companies are engaged in interstate commerce and subject to regulatory action by Congress, until Congress exercises its prerogative by enacting regulatory legislation, each state may continue to enact regulatory statutes and tax laws and may impose other bur-

dens upon foreign insurance companies issuing policies on risks within the state.

This would seem to be the conclusion of Mr. Justice Black, who wrote the opinion in the *Southeastern Underwriters Association* case (supra) when he said:

"It is settled that, for constitutional purposes, certain activities of a business may be intrastate and therefore subject to state control, while other activities of the same business may be interstate and therefore subject to federal regulation. And there is a wide range of business and other activities which, though subject to federal regulation, are so intimately related to local welfare that, in the absence of Congressional action, they may be regulated or taxed by the states. In marking out these activities the primary test applied by the Court is not the mechanical one of whether the particular activity affected by the state regulation is part of interstate commerce, but rather whether, in each case, the competing demands of the state and national interests involved can be accommodated. And the fact that particular phases of an interstate business or activity have long been regulated or taxed by states has been recognized as a strong reason why, in the continued absence of conflicting Congressional action, the state regulatory and tax laws should be declared valid."

Again in the more recent case of the *First Iowa Hydro Electric Company vs. Federal Power Company* (State of Iowa) 151 Fed. (2d) 23, which had to do with the construction of a power project of the Cedar River in Iowa, Judge Miller, speaking for the Court of Appeals, said, "the fact that particular phases of any interstate activity have long been regulated by States, has been recognized as a strong reason why, in the continued absence of conflicting Congressional action, the State regulatory laws should be declared valid."

For other cases along the same line, see the recent case of *F. O. Robertson v. The People of the State of California* now pending before the Supreme Court of the United States, October Term, 1945, No. 274; also *First National Benefit Society vs. Garrison*, 58 F. Supp. 972; *National Surety Marine Ins. Corp. vs. Harrington*, now pending in the United States District

Court, Boston, Mass.; Insurance Commissioner of Pennsylvania vs. Griffiths, 23 N. J. Misc. 96, 41 A. (2d) 386; etc.

From these cases it would appear the Appellate Courts, including the Supreme Court of the United States, seem to hold that business of insurance is one of

public interest and is subject to regulatory police power of states. As long as Congress does not legislate in that field, state laws, designed for the protection of their residents, may not be invalidated on the ground that interstate commerce is affected.

Inflation Per Curiam

BY FRANCIS M. HOLT

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WE ARE all well aware of the fact that many more dollars are required to settle the Nation's current tort claim bill than were required ten or fifteen years ago.

This fact is traceable to a variety of causes, prominent among which is the generally accepted concept that there should be compensation for every injury.

All trial lawyers handling tort cases are conscious of the growing liberality of juries and of the growing tendency of appellate courts to affirm judgments for larger awards; but that is not all.

It is the purpose of the writer to discuss in this article, the tendency on the part of the courts to constantly *widen the field* of tort liability—to "discover" new "rights," or at least to recognize causes of action based upon circumstances theretofore unknown to the law as proper foundations for valid and enforceable claims.

Florida is a common law state, and many times our courts have declared that if a claim was based upon a cause of action unknown to the common law, it could have judicial sanction only by statutory authority.

Similarly, statutes creating new causes of action, being in derogation of the common law, were strictly construed, and their application was limited to the expressed legislative intent.

Familiar examples of such legislation are the wrongful death statute (Lord Campbell's Act); and the statute creating a special cause of action for the wrongful death of a minor child.

In 1828 the Florida Legislature enacted a law dealing with the common law rule that a right of action for tort died with the person.

"45.11. *Abatement by death or change of parties; personal injuries.*—All actions for personal injuries shall die with the person, to-wit: Assault and battery, slander, false imprisonment, and malicious prosecution; all other actions shall and may be maintained in the name of the representatives of the deceased."

Notwithstanding previous decisions to the contrary, the Supreme Court of Florida in 1931 held that the quoted statute should not be construed to prevent recovery of damages against the administrator of the estate of a man who had blown up the dwelling house of the plaintiff with a bomb and injured the plaintiff's wife and damaged his property.

By this decision it was held that the right of action for personal injuries did not die with the person of the *tortfeasor*. *Waller vs. First Savings and Trust Company*, 103 Fla. 1025, 138 So. 780.

The next step came in 1937 when the case of *State, ex rel Wolfe vs. Parks*, 129 Fla. 50, 175 So. 786, was decided.

In that case it was held that a suit for personal injuries did not abate with the death of the *plaintiff* but could be maintained by the administrator.

A similar trend has been followed in the construction of the statute creating a special cause of action for the wrongful death of a minor child, which statute, after creating the right, contains the following language:

"the father of such minor child, or if the father be not living, the mother may maintain an action against such individual, private association of persons, or corporation, and may recover, not only for the loss of services of such minor

child, but in addition thereto, such sum for the mental pain and suffering of the parent (or both parents) if they survive, as the jury may assess." (Section 768.03, Florida Statutes 1941).

In the earlier decisions, the statute was construed strictly, and in 1924 in *Mock vs. Evans*, 88 Fla. 113, 101 So. 203, the Supreme Court held that if the father be living, the exclusive right of action was in him.

However, in 1942, *Mock vs. Evans* was overruled and in *Haddock vs. Fla. Motor Lines*, 150 Fla. 848, 9 So. (2) 98, it was held that the divorced mother of a minor child, having custody of the child under a court order, had a cause of action for the child's wrongful death notwithstanding the fact that the divorced husband, who was the father of the child and still living, had, for a valuable consideration, released the Motor Lines Company from the consequences of its tortuous act.

It has long been the rule in Florida that in the case of the wrongful death of a minor child, two causes of action arose—one under the statute giving a special right for the suffering of the parents, and the other under the general wrongful death statute (Lord Campbell's Act) in which case the action is by the administrator for the damage suffered by the child's estate.

The Florida version of Lord Campbell's Act gives the right of action successively to the person, or class of persons, in the order named, viz: first to the surviving husband or wife—then to the minor child, or children—then to the person, or persons, dependent upon the deceased for a support—and finally to the personal representative.

Until recently, the fact that there was a living person in any prior class, precluded the existence of a right of action in all of the successor classes.

The Florida Supreme Court has now

gone one step further in the case of *Forrest H. Ake, et al vs. Birnbaum, Executrix*, decided in February of 1946, — Fla. —, — So. (2) —.

The effect of this latest ruling is that in the case of the wrongful death of an adult, the personal representative of the deceased is entitled, under the Survival of Actions statute to institute and maintain a suit against the wrongdoer and recover, as an element of the damage suffered by the estate of the deceased, for the pain and suffering endured by the deceased as the result of the injury. This was in a case where the injured person had brought no suit between the time of the accident and death.

If the deceased leaves a husband or wife surviving, or a minor child, or children, or a dependent for a support, it seems clear that the person, or persons, in the class entitled under the wrongful death statute to maintain the action could recover for the damage sustained by such person, or persons, having the right to sue.

Upon this premise there will be two separate and distinct causes of action where before there was only one.

I repeat my earlier statement to the effect that this article is not intended as an approval or disapproval of the Court decisions that have been discussed.

It is intended rather as a recognition of the trend—the unmistakable trend—toward an ever widening field of tort liability.

The same trend may be observed in the decisions rendered by Courts in nearly all jurisdictions—in your State as well as in mine.

It behooves all of us, when we undertake to make final settlement in tort cases to see to it that *all* exposures to liability are disposed of by appropriate releases or judgments, cutting off *all* rights of *all* persons who may be entitled to assert them.

The Legal Nature and Effect of Special Settlement Provisions of Life Insurance Policies; Particularly With Relation to Taxation on Income of Beneficiary

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THE PUBLIC, generally, has become increasingly aware of the benefits to be derived from Special Settlement Options in life insurance contracts. Life insurance sales follow the general pattern of business cycles, and in this respect all companies have participated in the "good business" era resulting from expanded production and increased income during World War II. Since the depression of 1929-1933, a Government-controlled economy and a plethora of funds for investment have brought about steadily decreasing interest rates. Whereas it was formerly not uncommon for a widow to be able to invest funds with safety at a yield of 5 per cent or more, it is now difficult to realize 3 per cent on sound investments. Furthermore, higher costs of living and so-called inflated values with concomitant decrease in the purchasing power of the dollar has greatly diminished the widow's mite. The provident wage earner must leave more money or buy more insurance to provide his family with an income to enable them to live on a comparable basis, if he is taken out of the picture. These circumstances have caused the intelligent Insured and the energetic life insurance salesman to arrange for attractive income settlement provisions available in life insurance policies. Such provisions, in accordance with the terms of the policy, are equally available upon election by the beneficiary. As a consequence, proceeds of life insurance policies of any considerable amount are rarely paid in a lump sum unless necessary to meet inheritance taxes. Spreading payments over a period of years through business cycles tends to equalize the actual receipts in terms of purchasing power.

An excellent discussion of the merits of Life Insurance Settlement Provisions is found in the April, 1945 (Vol. XII, No. 2) issue of the Insurance Counsel Journal, entitled, "Life Insurance Trust Agreements Compared with Settlement Provisions Un-

der Insurance Contracts." The author, Mr. Robert Guinther, sets out the results obtained under Life Insurance Settlement Provisions as follows:

"(a) Preservation of principal from dissipation by unbusinesslike beneficiaries.

(b) Transmission of a definite part of the principal to children, or, possibly grandchildren.

(c) Reduction of tax burdens which would fall if all the principal came to the widow, who, in turn, but not within five years, transmitted it to children or grandchildren.

(d) Assurance of freedom from want and comfortable living for the widow who survives."

There are several more or less uniform options incorporated in standard policies, and special modes of payment may be provided to suit the peculiar circumstances or whim of the Insured and beneficiary. Home Office Legal Departments are helpful in advising as to the form and preparation of special settlement provisions, but the companies assume no responsibility for the legal consequences thereof and usually advise the Insured or beneficiary to consult their own attorneys. When disputes arise, it is customary for the insurer to pay the money into court and let the chips fall where they may. Until principles are more firmly established by Congress and the courts of last resort, there will continue to be need for careful scrutiny and analysis of these provisions by attorneys in general practice.

I. THE LEGAL CHARACTER OF SPECIAL SETTLEMENT PROVISIONS.

If the nature of these provisions as legal documents is exactly determined and not obscured by the various technicalities or ramifications of the life insurance business, much confusion and many diverse decisions would be obviated.

Professor Ralph H. Blanchard, in his splendid address before the Insurance Section of the American Bar Association at its recent meeting in Cincinnati, Ohio, on December 19, 1945, stated:

"Progress in insurance has been retarded by lack of effective criticism, due largely to ignorance of the business on the part of laymen, ignorance arising in part from the genuinely technical nature of the business and in part from the mysterious language with which it has cloaked itself. And within the business there has developed an almost religious worship of its machinery."

Professor Blanchard's address is printed in the January, 1946, issue of the Insurance Counsel Journal. (Vol. XIII, No. 1).

The nature of these provisions in relation to the life insurance contract has been the subject of considerable discussion. Some early decisions held them to be testamentary dispositions of the Insured's property; others held, when the policy proceeds were retained by the company and paid to one or more beneficiaries over a period of time, they more nearly resembled trusts. However, most recent and well-considered thought on this matter is that the provisions constitute an inherent part of the life insurance contract which, in its entirety, is in essence a contract for the benefit of third parties.

The latest comprehensive article on this subject is one written by Mr. Delmar Olson, entitled, "Testamentary Aspects of Life Insurance Contracts," and published in the December, 1945, issue of The Insurance Law Journal by Commerce Clearing House, Inc. The author reviews numerous authorities and late cases, and concludes:

"Life insurance with its various ramifications involves formalities of its own which are administered by unprejudiced specialists skilled in the act of transmuting into clear, concise contracts the wishes of the insured and beneficiary."

1. Testamentary Disposition.

There is no known decision of a court holding these provisions of a life insurance policy as testamentary, although such question has been presented many times. Public policy would seem to favor the insurance contract in lieu of the Statute of Wills.

Moreover, the reasoning supporting such policy is sound. The Insured does not own the proceeds of the policy. The proceeds, or obligation to pay certain sums of money, is not property which may be transferred by the Insured during his lifetime and cannot be enjoyed by any one during his lifetime. The proceeds, whether represented by lump sum or installment payments, do not come into existence until after the death of the Insured. This is not inconsistent with the contractual rights existing from the inception of the contract. The right to payment and the obligation to pay is in the nature of an inchoate right until the Insured's death while the policy is in force. No transfer is effected as a matter of law under the Statute of Wills. The Court, in *Sigal v. Hartford National Bank and Trust Co.*, (1935), 119 Conn. 570, 177 Atl. 742, states:

"But a life insurance policy payable to a named beneficiary is not a will because it does not operate upon any property of the insured owned by him at his death."

The settlement provision is incorporated in and springs from the original policy contract, and pertains to the distribution of funds which will be due only upon the death of the Insured. See also *Johnson v. Scott* (1912), 137 N.Y. Supp. 243. *Kansas City Life Ins. Co. v. Rainey* (1944), 353 Mo. 477, 182 S.W. (2d) 624, 10 Life Cases, 206, 208, 155 A.L.R. 168.

2. Trust Theory.

Much the same reasoning is pertinent to refute the argument that a testamentary trust is created by the Insured which springs into being upon Insured's death. There is no res, no corpus which the Insured can impress with a trust. The Company is not, and certainly would not agree, to act as Trustee. The proceeds of a life insurance policy would not be segregated and held as a separate fund or trust res by the Company for the sole benefit of Insured's beneficiaries. The Company would not assume such obligation and could not afford to make payments on such basis comparable to the benefits under its regular policy options.

The only known case directly holding such agreement to be a trust is *New York Life Insurance Co. v. Conrad* (1937), 269 Ky. 359, 107 S.W. (2d) 248. There are

other cases which call settlement provisions under life policies trust agreements for certain purposes, but in essence the decisions of the courts are based upon contract for benefit of third party reasoning. *Mutual Benefit Life Ins. Co. v. Ellis* (1942), (2 Cir.) 125 F. (2d) 127, 6 Life Cases 928, 138 A.L.R. 1483.

The insurer is obligated to pay fixed amounts, and under the trust theory the Company would be holding its own personal obligation in trust.

The language and discussion in these cases is responsible for some of the difficulty in the tax cases. It presupposes that when a life insurance policy "matures" by death or otherwise, the insurance contract terminates and something new evolves, such as an annuity or a new contract. That definitely is not the case, and the whole thesis of this article is based upon the theory of life insurance as a contractual obligation which continues in force in accordance with its terms after so-called "maturity," and until its explicit provisions have been fully performed.

3. Contracts for the Benefit of Third Parties.

A life insurance policy with its several provisions for payment, is a contract entered into for valuable consideration by the respective parties thereto, with benefits enuring to others *ex contractu*. The special modes of payment, whether selected by the Insured or beneficiary, are for the benefit of parties not connected with the original policy contract.

This is a fundamental property right flowing to the beneficiary. In *Latterman v. Guardian Life Insurance Company of America* (1939), 280 N.Y. 102, 19 N.E. (2d) 978, 1 Life Cases 450, 127 A.L.R. 450, the Court defined such right as,

"* * * neither money nor real property, but a contractual obligation."

Also, in *In Re Nires* (1943), 290 N.Y. 78, 48 N.E. (2d) 268, 8 Life Cases 488, 145 A.L.R. 1368, the Court said:

"But there is a debt owing to the beneficiaries payable in stipulated amounts, at stipulated times and in a stipulated manner. * * * Therefore, in the case at bar, we are dealing with rights under

an agreement and not with a direction for accumulations upon a trust of personal property created by deed or will."*

II. TAXATION OF PROCEEDS.

The nature of the provisions for special modes of payment of life insurance proceeds has been discussed at some length, because it is believed that if it is kept in mind that these provisions are a fundamental part of a contract for the benefit of third parties, many of the intricate tax problems sure to arise may be rationalized under existing legislation. In this article the writer is primarily interested in federal taxation of proceeds as income to the beneficiaries. It is submitted that the same principles are applicable if the beneficiary is primary or contingent.

The question of state income taxes on such proceeds is discussed in 22 Iowa Law Rev. 186.

The same principles also apply if the beneficiary is a corporation, partnership or individual. *U. S. v. Supplee Biddle Hardware Co.* (1924), 265 U.S. 189; *Durr Drug Co. v. U. S.* (5 Cir. 1938), 99 F. (2d) 757, 119 A.L.R. 1192.

1. Proceeds Left with Insurer at Interest—Election Either by Insured or Beneficiary.

It is well settled that if proceeds are left on deposit with the insurance company at interest, with right of withdrawal in beneficiary, or with payments made to beneficiary periodically, the Company expressly agreeing to pay interest and excess earnings to the beneficiary or credit same to the fund, such interest and excess earnings

*NOTE: To the same effect see also:

Mutual Benefit Life Ins. Co. v. Ellis, supra; *Pierowich v. Metropolitan Life Ins. Co.* (1937), 282 Mich. 118, 275 N.W. 789; *McLaughlin v. Equitable Life Ass. Soc.* (1933), 112 N.J.E. 344, 164 Atl. 579; *Marks v. Equitable Life Ass. Soc.* (1944), 135 N.J.E. 339, 38 Atl. (2d) 833; *Aetna Life Ins. Co. v. Bartlett* (D.C., Mass. 1944), 53 F. Supp. 1005, 9 Life Cases 569; *Cohen v. Cohen* (1941), 126 N.J.L. 605, 20 Atl. (2d) 594.

Other pertinent articles on this subject are as follows:

28 Iowa Law Rev. 55; 29 Cornell Law Quarterly 120; 17 Cornell Law Quarterly 72; 5 Assn. of Life Ins. Counsel 203; 51 Yale Law Jour. 1, 25; 36 Yale Law Jour. 394; 50 Harv. Law Rev. 511; 46 Harv. Law Rev. 818; 56 Harv. Law Rev. 1147; 42 Col. Law Rev. 32; 145 A.L.R. 1374.

are income to the beneficiary for federal income tax purposes. This is true whether the Insured or the beneficiary exercises such option. *U. S. v. Heilbronner* (1938), 100 F. (2d) 379; *Law v. Rothensies* (E.D. Pa. 1944), 57 F. Supp. 447.

Section 22 (b) (1) of the Internal Revenue Code (Title 26 U.S.C.A. Sec. 22), provides:

"* * * (b) Exclusions from Gross Income—The following items shall not be included in gross income and shall be exempt from taxation under this chapter: (1) Life Insurance—Amounts received under a life insurance contract paid by reason of the death of the insured, whether in a single sum or otherwise, (but if such amounts are held by the insurer under an agreement to pay interest thereon, the interest payments shall be included in gross income)." (The writer's italics).

This Section of the Revenue Act was enacted long after the settlement provisions in life insurance company contracts were standard in nearly all policies and in some instances had actually been before the courts. Congress was familiar with these provisions, and the words emphasized in italics have significant meaning:

"a life insurance contract," "by reason of the death of the insured," "in a single sum or otherwise," "agreement to pay interest."

This language is much clearer than most sections of the Income Tax Law. The option leaving the proceeds with the Company at interest is a standard option, and the companies, in specific language, agree to pay interest on balances in their possession.

2. Proceeds Paid in Installments—Election by Insured.

It seems well settled that if the Insured elects the option to have the proceeds paid in installments rather than a lump sum payment, the entire installment is exempt from the gross income of the beneficiary.

Commr. v. Winslow (1 Cir. 1940), 113 F. (2d) 418, 133 A.L.R. 405; *Commr. v. Bartlett* (2 Cir. 1940), 113 F. (2d) 766; *Allis v. LaBudde* (7 Cir. 1942), 128 F.

(2d) 838; *Kaufman v. U. S.* (4 Cir. 1942), 131 F. (2d) 854; *Commr. v. Buck* (2 Cir. 1941), 120 F. (2d) 775.

These cases, generally, hold that installment payments under a life insurance contract are totally exempt to the beneficiary and no effort is made to determine how the insurance company arrives at the amount of the payment—in other words, what portion is principal and what portion is interest. The contrary is held, however, in *Penn. Mutual Life Ins. Co. v. Commr.* (3rd Cir. 1937), 92 F. (2d) 962, discussed infra, where the beneficiary elected the installment option, and where the Company was claiming a deduction on the basis that part of the installment payments represented interest paid.

It is definitely believed that if the theory of a life insurance contract, constituting a contract for the benefit of third parties, is followed, there is no basis for a distinction as to who elects the optional mode of payment. Consequently, the general principles will be discussed together.

3. Proceeds Paid in Installments—Election by Either Insured or Beneficiary.

The Bureau's Regulation 111, Sec. 29.22 (b) (1)-1, provides where election is made by the beneficiary:

(a) To the same effect as Part II, paragraph 1 supra;

(b) If election is made to take installment payments for a fixed number of years, the proportion of such installment in excess of the amount of the policy proceeds, divided by the number of years, is taxable income. For example, if the policy is for \$1,000.00 and the beneficiary elects to take in annual installments for ten years, the amount by which any annual payment exceeds \$100.00 constitutes income;

(c) If beneficiary elects a life income, the number of years of life expectancy shall be considered as fixed for the purpose of determining taxable income and computed the same as subparagraph (b) hereof. If at Insured's death beneficiary's life expectancy is twenty years and the face of the policy is \$1,000.00, any sum received annually by beneficiary in excess of 50.00 is income, regardless of how long she may live;

(d) If beneficiary makes the most popular election, namely, to take for a number of years certain and for life, then the

Bureau takes the period of life expectancy or fixed number of years certain, whichever is longer, in determining the exempt portion of the annual payment as in subparagraphs (b) or (c).

These promulgated regulations (b), (c) and (d) are not consistent with the third party contract principle and the Board of Tax Appeals, and several courts have held contrary to the regulations.

Commr. v. Pierce (2 Cir. 1944), 145 F. (2d) 389; *Law v. Rothensies* (E.D. Pa. 1944), 57 F. Supp. 447; *Pierce v. Commr.* 2 T.C. 832, 837.

As stated above, some courts and the regulations of the Bureau attempt to draw a distinction between an election by the Insured and an election by the beneficiary. In *Penn. Mutual Life Ins. Co. v. Commr.* (3rd Cir. 1937), 92 F. (2d) 962, involving determination of tax to the insurance company, it was held that if the Insured elected an installment option, no interest was allowed as a deduction in computing the Company's tax, but if the beneficiary elected such option, the interest portion of the installment payment was an allowable deduction. The Court arbitrarily broke down the installment into part principal and part interest. The Court proceeds on the theory that the policy "matured" at death of the Insured, and upon maturity its nature changes from a policy obligation to an obligation of debt. The debt becoming due at death will bear interest thereafter, but not before. The Court fallaciously attempts to distinguish between the policy and the obligation to pay. If it had kept in mind that the entire insurance contract, including the method of payment, was a third party contract, it would not have fallen into this error. The contract obligation of insurer did not "mature" at Insured's death. One element only — the life risk of Insured — was eliminated. A substantial obligation under the contract still remained to be performed.

To uphold the distinction between election by Insured and by the beneficiary, it is contended, that if the beneficiary elects, it is the same as if she actually received the money and then reinvested it. But the beneficiary does not bargain with the Company and buy or invest. If the policy provided for payment in either dollars or

pounds sterling, could it be said that the beneficiary, if she elects to take pounds, took the proceeds in dollars and bought pounds? Similarly, if a testator gives a legatee a choice of money or a chattel, and he takes the chattel, it cannot be said that he bought the chattel from the executor. Or, if an heir contests the will, and if, the contest remaining undecided, he makes a settlement with the Executor, what he receives he takes by inheritance. There are many analogous cases where a transferee must perform some act to take by reason of death. The right of election to receive other than a lump sum, given to beneficiary in the original contract, does not, if exercised, result in beneficiary not taking "by reason of the death of the Insured." The Act as set out, supra, does not state "only and automatically by reason of the death of the Insured." Such construction is an obvious distortion, particularly inasmuch as the Act goes on to say: "in a single sum or otherwise."

In *Commr. v. Pierce*, supra, the Court says:

"The policy offered the beneficiary a choice of rights already in existence, with whose creation she had nothing to do, they came to her ready made by the Insured."

Further, in reference to some of the analogies set out above, the Court says:

"In such situations, the beneficiary makes no bargain with decedent's representative; all that happens is that, not having the power to take both benefits, and being therefore put to a choice, she takes one of those already provided. * * When a widow accepts her testamentary provision in lieu of dower, she is held to take under the will though it is only by performing the condition—releasing the dower—that she can take."

To the same effect in *Law v. Rothensies*, supra, the Court quotes from *Pierce v. Commr.* supra:

"Immediately upon insured's death the beneficiary was vested with several distinct and valuable property rights. *Latterman v. Guardian Life Ins. Co.* 280 N.Y. 102, 19 N.E. (2d) 978, 127 A.L.R. 450. Among these rights was the right to demand a lump sum payment or to

require the insurance company to pay her in accordance with one or more of the options. These property rights stem from the policy itself and not from the instrument in which she indicated her election * * *. That instrument created no new rights."

This case also held that beneficiary, having once elected an option, could not subsequently — without policy contract authorization — change to another option without subjecting payments received thereafter to taxation.

Both the *Pierce* and *Rothensies* cases proceed on the theory that the original life insurance contract was one for the benefit of third party beneficiary, and the fact that such beneficiary, in accordance with the terms of the contract, performed a perfunctory act of election, was immaterial. The policy contract permits the settlement options to be exercised by either the insured or the beneficiary, and there is no distinction between the exercise of such right by any party entitled so to do.

4. Payment of Life Insurance Proceeds As An Annuity. Arbitrary Segregation of Payments Into Principal and Interest.

Some of the confusion existing in the language of the several decisions apparently stems from the fundamental difference between a straight life annuity and a life insurance contract. The ingenuity of life companies in coining attractive titles for the numerous policies has contributed to this confusion. Such names as "Retirement Annuity," "Refund Annuity," "Retirement Income," "Supplementary Contract" are typical. There is a very definite distinction between a straight life policy and a straight life annuity. As is common knowledge, the business of issuing insurance and annuities on human lives was at one time considered a gambling venture. In the case of an annuity, the Company wagered on the premature death of the annuitant and profited in such event. Life insurance, on the contrary, was more profitable if the Insured lived beyond the period of expectancy, the Company profiting by the long-continued premium payments. Under an annuity, one of the contracting parties, the annuitant, primarily benefits, whereas under a life insurance policy a

third party is the primary beneficiary. An annuitant has an interest only in the payments themselves and not in any principal fund from which they may be derived. The purchaser of a straight life annuity surrenders all right and title in and to the money he pays for it. The amount of the payments is determined by the age and sex of the annuitant. *Commonwealth v. Beisel* (1940), 338 Pa. 519, 13 Atl. (2d) 419; *In Re Thornley* (1943), 2 T.C. 216.

Congress and the courts recognize such difference. For income tax purposes, the Act specifically considers three per cent of the purchase price of an annuity (aggregate cost, if paid over a period of time) as gross taxable income. Payments received in excess of three per cent are exempt until the total of such exempted sums equals the consideration paid. Thereafter, the entire annuity payment is income. Internal Revenue Code, Par. 22(b) (2). (Title 26 U.S.C.A. Sec. 22). This Act resulted from the fact that most companies computed annuity payments on a 3 per cent interest earnings basis.

The difficulties arise in the borderline cases of mixed policies, combining life insurance and annuity features.

No question should exist as to taxability if the Insured or beneficiary elects to take periodical payments of death benefits for a certain fixed limited number of years. The mere fact that payments are made in installments does not mean that the contract is part annuity. True, it is paid like an annuity over a period of time, but essential characteristics of an annuity, such as computation with reference to mortality tables, and age or sex of the payee, are not involved in this mode of payment. The insurer agrees to make ten or twenty payments of so many dollars each, instead of a lump sum. The Bureau, however, attempts to tax a part of such payments as income, as set out in its regulation described in paragraph 3 (b) supra. This is not a true case of mixed life insurance and annuity.

The *Winslow* case (*Commr. v. Winslow*, 1 Cir. 1940, 113 F. (2d) 418), is the leading case holding that installment payments will not arbitrarily be segregated into interest and principal for income tax purposes, and has evoked considerable discussion. The Insured entered into a life in-

insurance contract providing that on his death the insurer would pay the beneficiaries \$2,000.00 each year for a fixed term of fifty years. At Insured's death the then value (commuted value) of \$2,000.00 payments for fifty years was \$53,000.00. The Commissioner, in accordance with the Bureau's regulations, assessed a tax against the primary beneficiary, as set out in paragraph 3 (b) supra. He deducted the previous tax-free payments received by beneficiary (the beneficiary had received payments for 17 years) from the \$53,000.00, and divided such quotient by the remaining 33 years of payments yet to be made. The amount of the annual payments in excess was claimed by the Commissioner as income. The Court denied such contention and held the entire \$2,000.00 annual payments were amounts received under a life insurance contract and would not segregate the payments into so-called principal and interest. The Court quoted from the report of the Senate Finance Committee as follows:

"This change made by the House, makes it clear that the proceeds of life insurance policy payable by reason of the death of the Insured in the form of an annuity are not includable in gross income." (*Allis v. LaBudde*, supra).

Even if the payments to beneficiary actually involve annuity characteristics, i.e. the amounts to be paid being determined by the age and sex of the beneficiary — such payments are in fact amounts received under a life insurance contract and paid by reason of the death of the Insured.

The mere fact that the proceeds of a policy are payable in installments like an annuity, is not controlling. The mode of payment was a vital part of the original life insurance third party contract. Upon the happening of the contingency of death, no mysterious alchemy changed the contract from life insurance to an annuity. It is true, at Insured's death one element of the life insurance contract, the Insured's life, ceased to exist. But there are many other elements in a life insurance contract, including the agreement to pay fixed sums over a period of years, whether earned or not. The insurer's liability did not terminate or "mature" at the death of Insured, nor was its obligation definitely determined at such time. The terms of the contract are

not fulfilled until all provisions are complied with. Such liability was fixed at the inception of the contract, the date of the policy, not when the options were exercised.

The matter of interest earned on invested funds does not enter the life insurance contract only on the "maturity" of the policy. From the beginning, the premiums paid are used by the insurer for payment of administration expenses, and life risk (computed in accordance with actuarial tables). The excess of such payments go into so-called reserve funds which are invested and compounded on the basis of calculated interest-earnings basis, usually 3 per cent or $3\frac{1}{2}$ per cent. Such reserves approximate loan or cash values. These internal computations continue throughout the contract. It is no more logical to say that payments received by a beneficiary should be segregated between interest earnings and principal after the death of the Insured for tax purposes than it would be to say that annual increases in reserve values during his lifetime should be likewise taxable.

The Act specifically exempted payments made by reason of the death of the Insured under an insurance contract. The only exception is when there is an express agreement by the insurer to pay interest. In *Commr. v. Bartlett*, supra, the Court even held that additional sums paid beneficiary by reason of discontinuance of an administrative charge, were exempt from gross income.

The options for payment to the beneficiary for life, or for a certain period and for life, do involve the payment under a life insurance contract as an annuity, and the Bureau in its regulations described in paragraphs 3 (c) and 3 (d), supra, attempts to tax part of such payments as gross income to the beneficiary. It is true, that if the beneficiary, or the Insured, in a separate transaction apart from the life insurance contract, purchased such installment payments, it would be an annuity and taxable as such. *Commr. v. Meyer*, (6th Cir. 1943), 139 F. (2d) 256; *Bodine v. Commr.* (3rd Cir. 1939), 103 F. (2d) 982. But these modes of payment are tacked onto the policy as options and are an integral part of the life insurance contract entered into for the benefit of third party beneficiary.

Also, "Retirement Annuity" and "Re-fund Annuity" policies involve mixed characteristics of life insurance and an annuity. If the Insured dies before he has begun to receive annuity payments under this type of policy, and has directed in the contract that the beneficiary received payment in installments as an annuity, there is no question but that any amounts received by the beneficiary represent proceeds of life insurance policies, or, as the Act states, "amounts received under a life insurance contract paid by reason of the death of the Insured" in "otherwise" form as distinguished from a "single sum."

5. Conversion of a Life Contract to Payments as an Annuity Where Insured is Payee.

The Board of Tax Appeals, in the case of *In Re Thornley* (1943), 2 T.C. 216, held that the Insured who surrendered certain endowment policies prior to maturity and converted their cash value into installment payments for a certain fixed term of years, was not required to include any portion of such payments as gross income.

It will be noted that the election in this case was for payments to be made for a fixed number of years, regardless, and that the characteristics of a life annuity — life expectancy, sex, etc. — were not involved. The Court construed Section 22(b) (2) of the Revenue Act of 1936 (Title 26 U.S.C.A. Sec. 22), which is as follows:

"Sec. 22. Gross Income * * * (b) Exclusions from Gross Income: The following items shall not be included in gross income and shall be exempt from taxation under this chapter. * * * (2) Annuities, etc.: *Amounts received* (other than amounts paid by reason of the death of the insured and interest payments on such amounts and other than amounts received as annuities) *under a life insurance or endowment contract, but if such amounts* (when added to amounts received before the taxable year under such contract) *exceed the aggregate premiums or consideration paid* (whether or not paid during the taxable year) *then the excess shall be included in gross income.*" * * * (The writer's italics).

This paragraph immediately follows Sec. 22(b) (1) quoted above in Part II, paragraph 1 under the heading "Life Insur-

ance," which involved amounts paid by reason of the death of the Insured. It is submitted that Sec. 22(b) (2), "Annuities," contemplates the conversion by the Insured of a life insurance or endowment contract, in accordance with its terms, to installment payments where the Insured is payee. When, as, and if the Insured receives payments equal to what he paid for the insurance contract, any further payments are taxable to him in their entirety. However, so long as the Insured lives, even though he is the beneficiary of the contract to the extent of the payments he receives, the contract still may be one for the benefit of a third party beneficiary. This would not be so if Insured converts his insurance contract to a straight life annuity, as such payments would then cease at his death. But if Insured converts to payments for a fixed term of years or for a period certain and for life, and designates a beneficiary to receive the remaining payments for the period certain after his death, then and in such event the payments would come within the purview of Sec. 22(b) (1) involving "amounts received under a life insurance contract paid by reason of the death of the Insured." All of the payments to such beneficiary would be exempt. On its face, this seems to be a shifting from life insurance to an annuity and then back to life insurance, but it is all a part of, and provided for, in the original life insurance contract.

It is apparent, therefore, that payments to a third party beneficiary under a life insurance contract are excluded from gross income, whether such payments are in the form of annuities or not, and it is immaterial if the mode of payment is selected by the Insured or beneficiary. Complete provisions authorizing such election and payments should be incorporated in the original contract between the Insured and the insurer. If a contract involves no element of life insurance, but provides for payments for a period certain and for life, and a third party is designated to receive payments after the original payee's death until the running of the period certain, such contract is an annuity, and 3 per cent of the total consideration paid therefor is included in gross income of both primary and contingent payees for tax purposes.

There is cogent reason to believe that

an attempt to tax the *proceeds* of life insurance, paid by reason of the death of the Insured, as income to the beneficiary, would be unconstitutional. For many years prior to 1918 proceeds were even exempt from inheritance and estate taxes. In any event, Congress, so far, has avoided the issue.

The Winslow and companion cases have been criticized in several law journals. 39 Mich. L.J. 493; 50 Yale L.J. 322; 54 Harv. L.R. 1942. The criticism is based on the contention that it furnishes a loop-hole in the income tax scheme. Comparison is made to the estate tax laws, where the computed value only is taxed. (\$53,000.00 instead of \$100,000.00 in the Winslow case).

However, until Congress sees fit to tax amounts paid under life insurance contracts, when no doubt the constitutionality of such action will be raised, the principles established by the Winslow and Pierce cases are sound.

The writer has attempted to set out in language free from technical insurance frills, the fundamental legal basis for analyzing the life insurance contract. If the lawyers will bear in mind the distinction between life insurance and annuities and the nature of a life insurance policy as a contract for the benefit of third parties, many pitfalls into which courts and the legal fraternity have wandered may be avoided.

Report of Mid-Winter Meeting of Executive Committee

BY DAVID I. McALISTER

Secretary
Washington, Pa.

THE Mid-Winter meeting of the Executive Committee was again held at the Edgewater Beach Hotel in Chicago on Friday and Saturday, February 1 and 2, 1946. Upon calling the roll it developed that 15 out of 17 members were present, Hugh Combs of Baltimore and L. J. (Pat) Carey of Detroit sending notes of regret at their inability to attend, both of them being in bed under the care of physicians. Those in attendance were:

F. B. Baylor, Lincoln, Nebraska, President.
Forrest A. Betts, Los Angeles, California, Vice President.
Fletcher B. Coleman, Bloomington, Ill., Vice President.
Frank X. Cull, Cleveland, Ohio, Vice President.
David I. McAlister, Washington, Pa., Secretary.
Robert M. Noll, Marietta, Ohio, Treasurer.
George W. Yancey, Birmingham, Ala., Editor.
Pat H. Eager, Jr., Jackson, Miss., Retiring President.
Patrick F. Burke, Philadelphia, Pa.
Kenneth P. Grubb, Milwaukee, Wis.
Clarence W. Heyl, Peoria, Ill.
Francis M. Holt, Jacksonville, Fla.

W. Percy McDonald, Memphis, Tenn.
Paul J. McGough, Minneapolis, Minn.
Henry W. Nichols, New York, N. Y.

Mr. Nichols made a brief report on the luncheon meeting of the International Association of Insurance Counsel held in conjunction with the New York Bar Association meeting in New York. One hundred ten persons were present at the Biltmore Hotel and a very enjoyable meeting was had. Mr. Nichols was present at the meeting and had spoken on current affairs and gave a brief resume of his luncheon meeting talk. A copy of this speech is to be furnished the Editor and appears in this issue of the Journal.

The reading of the minutes of last winter's Executive Committee meeting in New Orleans was waived, mimeographed copies of the minutes having been sent to all members of the Committee.

The Secretary made his report on membership, showing a net gain of 50 members over and above deaths and resignations. There were 80 members of the Association still in the Armed Forces as of the date of the Executive Committee meeting. Bob Noll, the Treasurer, reported that there were only seven members delinquent for 1944 and 1945 dues, and it was moved, seconded and unanimously carried that

these 7 be dropped from the membership rolls. It was suggested that a letter be sent out by the Secretary to the seven men listed by the Treasurer, stating that they had been dropped but would be reinstated upon payment of all back dues, which has been done.

The question of billing members returning from the service was discussed and it was finally decided to bill them for the fractional portion of the year ensuing after their return in the case of regular members, but in the case of associate members, that they are to be billed for the full associate member dues. Dues for service men returning in the calendar year 1945 were waived.

Another matter taken up was the question of eligibility of men returning from the service and changing firms, dissolving partnerships, etc., and the question as to whether or not they were still eligible to belong. A letter from one member in this position, addressed to the President, and the reply was read to the Executive Committee and it was finally decided that they still are members and the question of their future eligibility would be left up to the future, and that a reasonable time would be given to have such ex-service members re-establish themselves in their practice and have them determine as to whether or not a substantial portion of their practice is devoted to service for insurance companies.

The report of the Secretary, giving the resignations, deaths and list of names of new members was, on motion made and seconded and unanimously carried, approved.

George Yancey, the Editor of the Journal brought up the question of subscriptions to the Journal by persons who were not members, and the fact that he frequently had requests for certain back issues, presumptively by reason of the fact that they wanted the issue for certain articles contained therein. Mr. Yancey told of his method of checking all requests for back issues, and it was moved, seconded and unanimously carried that subscriptions only be granted to recognized law schools and libraries, and that none be granted to individuals not members, and that the Editor continue to exercise his discretion as to sending any individual back issues.

Mr. Yancey brought up the question of

Assistant Editors to the Journal and a lengthy discussion was had in relation to the appointment of a committee to serve under the Editor, somewhat in the nature of assistant editors, and to act also as a committee for procuring articles for the Journal and securing and making suggestions for ways of bettering the Journal and making it of greater service to the Association.

Certain applications for membership had not been included on the regular mimeographed ballot giving all of the information concerning them because they presented peculiar problems. Three were admitted to membership and two who were full time employees of a Midwest State Insurance Department were rejected on the grounds that it was the consensus of opinion of the Executive Committee that full time employees of any State Insurance Department are not eligible for membership, the principal reason being that such membership might foreseeably become embarrassing both to them and to the Association.

A total of 49 new members were approved as regular and additional members, bringing the total membership in the Association for all classes of members up to 1,379.

A lengthy discussion was had by the entire Executive Committee as to the question of eligibility of attorneys who head home office claim departments or branch office claim departments of insurance companies and as to whether such employment constituted practice of law as contemplated by the by-laws. A Committee composed of Henry W. Nichols, L. J. Carey and Pat H. Eager, Jr., was appointed to give due consideration to the matter, with the request that they report at the Executive Committee meeting at the next convention in September.

President Baylor appointed Kenneth Grubb, Pat Burke and Frank Cull as a subcommittee of the Executive Committee to make a report at the next meeting of the Executive Committee at the convention in September with reference to recommendations for the Journal based upon Editor Yancey's requests and suggestions.

By motion duly made, seconded and carried, the Secretary was directed to convey to both Pat Carey and Hugh Combs

the sincerest regrets of the Executive Committee at their inability to be present, and that we all wished for their speedy recovery.

Clarence Heyl reported that the Finance Committee had audited the report of the Treasurer and the supplemental report of the Treasurer, and it was stated they had decided they could not submit a budget at the present time until the time and place and details of the next convention were decided upon. After some discussion it was moved, seconded and unanimously carried that the Finance Committee prepare the budget as soon as possible for the next annual convention and submit it to the President and Secretary for the records.

The question of the time and place of the next annual convention came in for a very considerable discussion. Some of the places which we had attended in the past were no longer available and transportation problems being what they are, some of the places under consideration were relatively inaccessible and it finally was decided to hold the convention at Galen Hall, Wernersville, Pennsylvania, Wednesday, Thursday and Friday, September 4th, 5th and 6th, 1946. This was confirmed by the Secretary by telephone from the room in which the Executive Committee was meeting, and has since been confirmed in writing. Rail and air service are both available to Wernersville, which is located about ten miles from Reading, Pennsylvania. In view of the fact that resort hotels expect to be so crowded during next summer vacation season from Decoration Day to Labor Day, all of the hotels in the country written to by the President and Secretary reported they could not consider giving space up to a convention and give convention rates before Labor Day. It was for this reason that the date immediately after Labor Day was chosen, and it was moved, seconded and unanimously carried that in the event of an emergency arising the President and Secretary should be given authority if such emergency necessitated the change of place of meeting.

The Treasurer reported excellent collections of dues; that 1946 dues had already been collected in the first thirty days for 662 regular members, 200 additional members, and delinquent dues for 1945 for six regular and two additional members, and

that at the present time there are only 27 regular and 5 additional members delinquent for 1945 dues. With the hope that this hint appearing in the Secretary's report would cause these members to cut the delinquencies still further, the Treasurer's report was unanimously approved.

The Committee then adjourned Saturday afternoon to meet the evening before the convention at Wernersville.

In the late afternoon the members of the Executive Committee and a large number of members from Chicago and the surrounding territory met for a very enjoyable cocktail hour in the West Lounge of the Edgewater Beach Hotel and later had dinner together on the terrace overlooking the Marine dining room. A list of those attending and enjoying the informal get-together is as follows:

Alexander, E. Dean, Detriot, Mich.
 Baylor, F. B. and Mrs., Lincoln, Neb.
 Beck, N. L., Chicago, Ill.
 Betts, Forrest A., Los Angeles, Calif.
 Borgelt, E. H. and Mrs., Milwaukee, Wis.
 Buchanan, G. Cameron, Detriot, Mich.
 Burke, P. F., Philadelphia, Pa.
 Bunge, George C. and Mrs., Chicago, Ill.
 Caverly, Raymond N., New York City.
 Coen, Thomas M., Chicago, Ill.
 Coleman, Fletcher B. and Mrs., Bloomington, Ill.
 Cull, Frank X. and Mrs. Cleveland, O.
 Dalm, Jacob A., Kalamazoo, Mich.
 Eager, Pat H. Jr. and Mrs., Jackson, Miss.
 Farabaugh, G. A. and Mrs., South Bend, Indiana.
 Gorton, Victor C., Chicago, Ill.
 Grubb, K. P. and Mrs., Milwaukee, Wis.
 Grubb, Paul N. and Mrs., Janesville, Wisconsin.
 Henry, John H. and Mrs., Chicago, Ill.
 Heyl, Clarence W., Peoria, Ill.
 Hinshaw, Joseph and Mrs., Chicago, Ill.
 Hodges, Earl S., Mrs., Glen L. Hodges and Josephine Ann Hodges, Springfield, Ill.
 Holt, Francis M. and Mrs., and Miss Fannie Holt, Jacksonville, Fla.
 King, John C., Chicago, Ill.
 Kitch, John R. and Mrs., Chicago, Ill.
 Levin, Samuel, Chicago, Ill.
 Lewis, G. H., Chicago, Ill.
 Lloyd, L. Duncan and Mrs., Chicago, Ill.
 Locke, L. J., Chicago, Ill.
 Luce, Robert T. and Mrs., Chicago, Ill.

Marshall, L. B., Chicago, Ill.
 Matthias, Russell H. and Mrs., Chicago, Illinois.
 MacNamara, H. S. Chicago, Ill.
 McAlister, David I., Washington, Pa.
 McDonald, W. Percy, Memphis, Tenn.
 McGinn, Denis, Escanaba, Mich.
 McGough, Paul J. and Mrs., Minneapolis, Minn.
 McKenna, James J., Chicago, Ill.
 Nelson, Robert M. and Mrs., Memphis, Tennessee.
 Nichols, Henry W., New York, N. Y.
 Noll, Robert M., Marietta, Ohio.
 Nims, David E. Jr., Kalamazoo, Mich.
 Putnam, George H. and Mrs., Marietta, Ohio.
 Raub, Edward Jr., Indianapolis, Ind.
 Robinson, Thomas N., Mr. and Mrs. William P. Robinson, Benton Harbor, Michigan.
 Roche, Donald M., Chicago, Ill.
 Rogoski, Alexis J., Muskegon, Mich.
 Rowe, Royce G. and Mrs., Chicago, Ill.
 Rutherford, W. Harold and Mrs., Chicago, Illinois.
 Smith, Chase M. and Mrs., Chicago, Ill.
 Spray, Joseph A., Los Angeles, Calif.

Sweitzer, Merle and Mrs., Wausau, Wis.
 Tobin, R. P., Chicago, Ill.
 Tressler, D. L. and Mrs., Chicago, Ill.
 Weichelt, George M., Chicago, Ill.
 White, Jacob S., Indianapolis, Ind.
 White, Lowell, Denver, Colo.
 Woodard, E. C., Chicago, Ill.
 Yancey, George W., Birmingham, Ala.

Your Secretary might add that since returning he has been in correspondence with Mr. Burack, the general manager of Galen Hall, and he has promised to send copies of his circular to all members of the Association as soon as they are printed in the early summer so that the membership may have some idea of the location of the place, its appearance, general layout and the amusement facilities afforded. Galen Hall, while not precisely in the Poconos, is in territory somewhat similar in mountain beauty and is one of the favorite resort hotels of Pennsylvania, but we will leave the opinion to you to form. It is definitely in the heart of what is known as the "Pennsylvania Dutch" country and is similar to White Sulphur Springs in its scenic beauty.

Report of Regional Meeting in New York City

BY OSCAR J. BROWN
Syracuse, New York

THE luncheon and informal meeting for the members of the Association and their families and friends in and around New York City, which has become an annual feature, was held at the Hotel Biltmore on January 26, 1946, with about one hundred attending.

The luncheon was preceded by a cocktail party, and a most enjoyable reunion was had by all present.

The committee in charge was James M. O'Hara of Rome, Raymond N. Caverly of New York City and Oscar J. Brown of Syracuse.

Those who attended were:

Baier, Milton, Buffalo, N. Y.
 Bell, R. J., New York City.
 Benson, Frederick, Syracuse, N. Y.
 Bessell, Morgan and Mrs., Utica, N. Y.
 Brewster, Stewart and Mrs., Hartford, Conn.

Brown, Oscar J. and Mrs., Syracuse, N. Y.
 Burke, P. F. and Mrs., Philadelphia, Pa.
 Burns, Edward J. Jr. and Mrs., Utica, New York.
 Campbell, Wm. T. and Mrs., Philadelphia, Pa.
 Carroll, G. Roger, New York City.
 Carroll, James J., Albany, N. Y.
 Caverly, Raymond and Mrs., New York City.
 Chamberlin, Ross, New York City.
 Clearwater, Thomas H., New York City.
 Connors, John, Albany, N. Y.
 Craugh, Joseph, Utica, N. Y.
 Crawford, Stewart and Mrs., Saddle River, N. J.
 DeLuca, John, New York City.
 Diamond, Herbert F., New York City.
 Dodson, DeWitt, Scarsdale, N. Y.
 Drake, H. G., New York City.
 Evans, Walter, New York City.

Evans, William, Paterson, N. J.
 Finnegan, Thomas, New York City.
 Flick, Lawrence, Mrs., Merion, Pa.
 Foley, Michael and Mrs., Philadelphia, Pa.
 Gallagher, Donald and Mrs., Albany, New York.
 Gourlay, Alex A., New York City.
 Green, Charles and Mrs., Rochester, New York.
 Hannah, Richard, New York City.
 Harris, Samuel J. Mrs., Buffalo, N. Y.
 Howell, W. Kenneth, Columbus, Ohio.
 Hubbard, Moses G. Jr., Utica, N. Y.
 Hughes, John, Syracuse, N. Y.
 Ickes, E. W. and Mrs., Rochester, N. Y.
 Keane, J. C., Rochester, N. Y.
 Kelly, Francis, New York City.
 King, Oliver K., White Plains, N. Y.
 Kramer, Donald, Binghamton, N. Y.
 Kresteller, Lionel, Newark, N. J.
 LaBrum, J. Harry, Philadelphia, Pa.
 Liebschutz, Philip M., Rochester, N. Y.
 Lloyd, Frank T. Jr., Camden, N. J.
 Lowther, W. E., New York City.
 Mangin, William B., Syracuse, N. Y.

Martin, William, New York City.
 Maurice, Stewart and Mrs., Chappaqua, New York.
 Mawhinney, Donald, Syracuse, N. Y.
 McLaughlin, D. M., New York City.
 McNamee, Charles and Mrs., New York City.
 Mungall, Daniel, Philadelphia, Pa.
 Nichols, Henry and Mrs., New York City.
 O'Hara, J. M., Utica, N. Y.
 O'Malley, Thomas J., New York City.
 Quinn, Mathew, Syracuse, N. Y.
 Ryan, James, New York City.
 Salmon, Carl S., Amsterdam, N. J.
 Shapiro, Joseph, Bridgeport, Conn.
 Simmons, J. Nelson, Ithaca, N. Y.
 Soper, Leslie, Mrs., New York City.
 Stone, Wilfreda B., New York City.
 Thales, Lewis, Ithaca, N. Y.
 Townsend, Mark, Jersey City, N. J.
 Van Orman, Francis, New York City.
 Wagner, Richard, New York City.
 Watters, Thomas Jr., New York City.
 Webster, Luther, Rochester, N. Y.
 Werner, Victor D., New York City.
 Zurette, Melvin, Rochester, N. Y.

Address by Henry W. Nichols at Annual Meeting of New York State Members

THIS hardly seems to be the time and place to be serious. Yet I feel so keenly about our country's future that I would like to take just a moment for a few earnest observations; observations that are not new but which need repeating.

Most lawyers are so busy trying to make a living and to keep one jump ahead of the tax collector that they pay too little heed to the basic causes of our difficulties. They are prone to forget that as a class they should be leaders in our nation's affairs. Lawyers are grounded in the rich heritage we call American democracy. Yet they take too few opportunities to participate in the shaping of public opinion which, after all, is the only thing that can preserve our institutions.

The United States of America is at the crossroads. I sometimes think of it as a maltese crossroads with trends running in many directions. After two world wars we find ourselves being swept along in great new political and economic world movements; unrest such as the world has

never before known. We are subjected to taxation that can lead to economic slavery.

We will emerge from this phase as the leading power on earth capable of doing great good for the world or we will be absorbed by the overwhelming forces now at work. The significance of present trends are too little understood by many who should be gravely concerned. This new and different world struggle must be solved by the people. A powerful public opinion consistent with our history is not making itself felt.

I am an optimist in the sense that I feel certain that selfish and restless men cannot stop the earth's progress any more than they can displace the stars in the heavens. For the immediate present I am not so optimistic. There is a matter of timing involved that depends upon leadership. I feel certain these United States are on the threshold of a golden age of prosperity such as the world has not experienced. Whether or not we living today participate in such an era depends upon spiritual and

political leadership based on sound principles backed by a powerful, sympathetic public opinion. These are now in great part lacking.

On V-J Day we had the opportunity to become the greatest nation on earth. It may not be too late to seize that opportunity if we acquire the necessary leadership. Will it be supplied? Will we sit back and see the greatest chance this nation ever had for prosperity stifled by incompetence? Or will leaders be brought forward before the opportunity slips from our grasp; before an alien and entirely different concept of government smothers us entirely.

Insurance lawyers in a few years have become the largest and most active section of the American Bar Association. They have built this grand organization of the International Association of Insurance Counsel. Lawyers who have done so much

for the public, insurance-wise, can go further. We can do much to mold a sound public opinion. We can by giving thought help to produce qualified leadership. Rational pressure can be brought to bear on government, local, state and national, from our respective communities.

People need to be told that sound laws, legal, moral and economical, cannot be thrown aside merely for expediency. Human association within our borders and beyond must be kept on a spiritual plane. Our people need to be shaken out of their present lethargy and to be imbued with the zeal of our forefathers for the preservation of the institutions of free men. More can be accomplished by a strong and good public opinion than by dictation from within government. Your help and the help of every thinking man is needed. The time is short!

SEVENTEENTH
ANNUAL CONVENTION
GALEN HALL HOTEL AND
COUNTRY CLUB
WERNERSVILLE, PA.
SEPTEMBER 4, 5, 6, 1946

Alphabetical Membership List

(*Members in Armed Forces of the United States)

A

- ABERNATHY, GEORGE C.**—Shawnee, Okla.
Abernathy & Abernathy
Masonic Building
P. O. Box 2054
- ABERNATHY, KENNETH**—Shawnee*, Okla.
Abernathy & Abernathy
Masonic Building
P. O. Box 2054
- ABRAHAMS, EDMUND H.**—Savannah, Ga.
Abrahams, Bouhan, Atkinson & Lawrence
Commercial Building
- ACHEY, WEBSTER S.**—Doylestown, Pa.
104 No. Main Street
- ADAMS, HAROLD J.**—Buffalo 2, N. Y.
Adams, Smith, Brown & Starrett
705 Walbridge Building
- ADAMS, H. W.**—Beloit, Wis.
Adams & Adams
203 Public Service Building
- ADAMS, ROBERT A.**—Indianapolis 4, Ind.
Dowden, Denny & Adams
Fletcher Trust Building
- AGAR, THOMAS J., K. C.**—Toronto, Canada
General Counsel
Sun Insurance Office & Affiliated Companies
357 Bay Street
- AHLERS, PAUL F.**—Des Moines 9, Iowa
Stipp, Perry, Bannister, Carpenter & Ahlers
1020 Bankers Trust Building
- AHLVIN, ROBERT E.**—Kansas City, Mo.
Bruce Dodson and Co.
28th & Wyandotte Street
- AIKEN, ARTHUR L.**—Fort Wayne 2, Ind.
J. H. & A. L. Aiken
221-26 Citizens Trust Building
- AIKINS, G. H., K. C.**—Winnipeg, Canada
Aikins, Loftus, MacAuley & Company
General Counsel, Great West Life Assur. Co.
Somerset Building
- AITKEN, PHILIP M.**—Lincoln, Neb.
Woods, Aitken & Aitken
General Counsel, Woodmen Central Life Ins. Co.
Woodmen Accident Building
- ALBERT, MILTON A.**—Baltimore 3, Md.
New Amsterdam Casualty Co.
227 St. Paul Street
- ALBRITTON, WILLIAM LOUIS**—Baton Rouge, La.
Albritton, Ware and Litton
610 Roumain Building
- ALEXANDER, E. DEAN**—Detroit 26, Mich.
Alexander, McCaslin, Cholette & Buchanan
2217 National Bank Building
- ALEXANDER, ALONZO A.**—St. Louis, Mo.
International Office Building
722 Chestnut Street
- ALLABEN, F. ROLAND**—Grand Rapids 2, Mich.
Allaben & Wiarda
408 Federal Square Building
- ALLEBAUGH, CARL F.**—Steubenville, Ohio
Kinsey and Allebaugh
Sinclair Building
Box 249
- ALLEN, MURRAY**—Raleigh, N. C.
Security National Bank Building
- ALTICK, HUGH H.**—Dayton 2, Ohio
Matthews & Altick
Gas & Electric Building
25 North Main Street
- ANDERSON, DORMAN C.**—Chicago 5, Ill.
Continental Casualty Company
910 South Michigan Avenue
- ANDERSON, E. B.**—Owensboro, Ky.
First Owensboro Bank Building
- ANDERSON, JAMES ALONZO**—Shelby, Ohio
General Counsel
Shelby Mutual Casualty Company
23 West Main Street
- ANDERSON, JOHN H., JR.**—Raleigh, N. C.
Smith, Leach & Anderson
Security Bank Building
- ANDERSON, JOHN R.**—Tupelo, Miss.
Blair & Anderson
203 Court Street
- ANDERSON, R. LANIER, JR.**—Macon, Ga.
Anderson, Anderson & Walker
421-424 First National Bank Building
- ANDERSON, RICHARD A.**—Lake Charles, La.
McCoy & King
515 Weber Building
- ANDERSON, ROBERT H.**—Miami 6, Fla.
Loftin, Anderson, Scott, McCarthy & Preston
Box 1069
- ANDERSON, ROSCOE**—St. Louis 2, Mo.
Anderson, Gilbert, Wolford, Allen & Bierman
1320 Federal Commerce Trust Building
- ANDREWS, EARL E.**—Boston, Mass.
Scannell, Webber, Lawton & Rooney
260 Tremont Street
- ANDREWS, JOHN D.**—Hamilton, Ohio
Rentschler Building

APPERSON, JOHN W.—Memphis 3, Tenn.
Metcalf, Apperson & Crump
1830 Exchange Building

ARMBRECHT, WILLIAM H., JR.—Mobile 6, Ala.
Armbrecht, Inge, Twitty & Jackson
Suite 403, Merchants National Bank Building

ARMSTRONG, W. P.—Memphis 3, Tenn.
Armstrong, McCadden, Allen, Braden & Goodman
Commerce Title Building

ARNOLD, D. H. HILL—Elkins, W. Va.
Box 266

ARNOLD, JOHN C.—Clearfield, Pa.
Arnold & Chaplin
Progress Building

ARNOLD, W. N. JR.—Houston 2, Texas
Fulbright, Crooker, Freeman & Bates
State National Bank Building

ARNOTE, WALTER J.—McAlister, Okla.
Arnote & Arnote
Arnote Building

ARTH, CHARLES W.—Washington, D. C.
1426 G Street
Albee Building

ASHBY, CLARENCE G.—Jacksonville, Fla.
Adair, Kent, Ashby & McNatt
1503 Barnett Bank Building

ASKEW, ERLE B.—St. Petersburg 1, Fla.
Equitable Building
Box 1317

ATKINS, C. CLYDE—Miami 32, Fla.
Walton, Hubbard, Schroeder, Lantaff and Atkins
1312-19 Congress Building

B

BAIER, MILTON L.—Buffalo, N. Y.
Legal Dept. Merchants Mutual Cas. Co.
Baier & Chamberlain
268 Main Street

BAILEY, T. M.—Sioux Falls, S. D.
General Counsel Queen City Fire Ins. Co.
Bailey, Voorhees, Woods & Fuller
Bailey Glidden Building

BAIRD, R. F.—Fort Wayne, Ind.
V. P. & G. C.
The Lincoln National Life Ins. Co.

BAKER, G. CLAY—Topeka, Kan.
408 Columbian Building

BAKER, HAROLD G.—E. St. Louis, Ill.
Baker, Lesemann, Kagy & Wagner
511-521 Murphy Building

BAKER, SAM RICE—Montgomery, Ala.
Steiner, Crum & Weil
First National Bank Building

BALDWIN, A. D.—Cleveland 14, Ohio
Garfield, Baldwin, Jamison, Hope & Ulrich
1425 Guardian Building

BALL, CHARLES A.—Montgomery 4, Ala.
Ball & Ball
First National Bank Building

BALL, FRED S., JR.—Montgomery 4, Ala.
Ball & Ball
First National Bank Building

BALL, JOSEPH A.—Long Beach 2, Cal.
Security Building

BANGS, PHILIP R.—Grand Forks, N. D.
Bangs, Hamilton & Bangs
215½ S. Third Street

BANNISTER, L. WARD—Denver 2, Colo.
Bannister, Bannister & Weller
801-807 Equitable Building

*BANNISTER, WAYNE—Denver 2, Colo.
Bannister, Bannister & Weller
801-807 Equitable Building

BARBER, A. L.—Little Rock, Ark.
Barber, Henry & Thurman
1408-12 Donaghey Building

BARFIELD, CHARLES V.—San Francisco 4, Cal.
111 Sutter Street

BARNARD, HERBERT E.—St. Louis 2, Mo.
Leahy & Leahy
1105 Commerce Building

BARNES, GEORGE Z.—Peoria 2, Ill.
Alliance Life Insurance Company
Alliance Life Building

BARNES, MACK—Waycross, Ga.
Bunn Building

BARNES, STANLEY N.—Los Angeles 13, Cal.
Chase, Barnes & Chase
Title Insurance Building

BARRETT, JOE C.—Jonesboro, Ark.
Barrett & Wheatley
Box 816

BARRY, EDWARD, JR.—Bloomington, Ill.
404 Unity Building

BARTH, PHILIP C.—Buffalo 2, N. Y.
525-526 M & T Building

BARTLETT, CLARENCE—Owensboro, Ky.
Woodward, Dawson & Bartlett
221½ St. Ann Street

BARTLETT, THOMAS N.—Baltimore 3, Md.
Maryland Casualty Co.

BARTON, JOHN L.—Omaha 2, Neb.
Brown, Crossman, West, Barton & Fitch
1010 First National Bank Building

BASS, LESLIE—Knoxville, Tenn.
Burwell Building

BAUDER, REGINALD I.—Los Angeles 13, Cal.
Bauder, Veatch & W. I. Gilbert
939 Rowan Building

BAYLOR, F. B.—Lincoln 8, Neb.
Baylor, Bloss & Evnen
1204 Sharp Building

- BEARD, LESLIE P.—New Orleans 12, La.
Beard & Blue
1912 American Bank Building
- BECK, N. L.—Chicago 5, Ill.
Continental Casualty Company
910 South Michigan Avenue
- BECWITH, OLIVER R.—Hartford, Conn.
Counsel, The Aetna Casualty & Surety Co
151 Farmington Avenue
- BEEBE, EUGENE H.—Honolulu, Hawaii
Smith, Wild, Beebe & Cades
Bishop Trust Building
- BEECHWOOD, GEORGE EUGENE—Philadelphia 2, Pa.
Conlen, LaBrum & Beechwood
1507 Packard Building
- BEGGS, E. DIXIE—Pensacola, Fla.
Yonge, Beggs & Lane
- BEGOLE, ARI M.—Detroit 26, Mich.
Cary & BeGole
1822-23 Ford Building
- BEHA', JAMES A.—New York 5, N. Y.
70 Pine Street
- BELCHER, FRANK B.—Los Angeles 13, Cal.
Jennings & Belcher
808 Security Building
- BELL, CHARLES R.—Bowling Green, Ky.
Bell, Stagner & Orr
Davenport Building
- BELL, MAJOR T.—Beaumont, Tex.
Orgain, Bell & Tucker
Gilbert Building
- BELLEMERE, FRED—Kansas City, Mo.
Bellemere & Bellemere
Commerce Building
- BENNETT, HUGH M.—Columbus 15, Ohio
50 West Broad Street
- BENOY, WILBUR E.—Columbus 15, Ohio
Benoy, Saxby & Sebastian
General Counsel Motorists Mutual Ins. Co.
2910 A.I.U. Citadel
- BENSON, PALMER—St. Paul 2, Minn.
St. Paul Mercury Indemnity Company
111 West Fifth Street
- BERMAN, H.—Denver 2, Colo.
Berman & Holland
University Building
- BERMAN, JACOB H.—Portland 6, Me.
Berman & Berman
85 Exchange Street
- BERNARD, SILAS G.—Asheville, N. C.
Parker, Bernard & Parker
Provident Mutual Life Ins. Co. of Philadelphia
Wachovia Bank Building
- BERRY, JOSEPH F.—Hartford 3, Conn.
Day, Berry & Howard
750 Main Street
- BEST, R. E.—Greensburg, Pa.
Smith, Best & Horn
Bank & Trust Building
- *BETTELHEIM, B. K.—Deadwood, S. D.
Rice & Bettelheim
First National Bank Building
- BETTS, FORREST ARTHUR—Los Angeles 13, Cal.
Title Insurance Building
- BEVERLEY, WILLIAM WELBY—Richmond 19, Va.
Travelers Building
- BICKFORD, ARTHUR F.—Boston 9, Mass.
Hurlburt, Jones, Hall & Bickford
530 Exchange Building
- BIE, WALTER T.—Green Bay, Wis.
North, Bie, Duquaine, Welsh & Trowbridge
Suite 509, Bellin Building
- BIRKHEAD, CLAUDE V.—San Antonio 5, Texas
Birkhead, Beckmann, Stanard & Vance
1512-1535 Majestic Building
- BISSELLE, MORGAN F.—Utica, N. Y.
Tucker & Bisselle
First National Bank Building
- BLACK, ALBERT W.—Bay City, Mich.
504 Bay City Bank Building
- BLACK, BARRON F.—Norfolk 10, Va.
Vandeventer & Black
Citizens Bank Building
- BLACKWELL, T. J.—Miami 32, Fla.
Blackwell, Walker & Gray
First Federal Building
- *BLAIR, JAMES T.—Jefferson City, Mo.
Bacon Building
- BLAKEV, JAMES C.—Birmingham 3, Ala.
Martin, Turner & McWhorter
Alabama Power Building, 600 N. 18th St.
- BLALOCK, JAMES T.—Los Angeles 14, Calif.
Assistant General Counsel
Pacific Indemnity Company
621 S. Hope Street
- BLANCHET, GEORGE ARTHUR—New York City
Bingham, Englar, Jones & Houston
99 John Street
- BLOCK, WILTON A.—Rochester 4, N. Y.
Block & Smith
412 Union Trust Building
- BLOOM, HERBERT L.—Chicago 40, Ill.
Lumbermens Mutual Casualty Co.
Mutual Insurance Bldg., 4750 Sheridan Rd.
- *BLOUNT, G. DEXTER—Denver 2, Colo.
Continental Oil Building
- BLUE, GEORGE R.—New Orleans 12, La.
Beard & Blue
1912 American Bank Building
- BODDINGTON, EDWARD M.—Kansas City 10, Kansas
Robertson, Boddington & Emerson
Suite 1109-1116 Huron Building

- BOEHL, HERBERT F.—Louisville, Ky.
Davis, Boehl, Viser & Marcus
Kentucky Home Life Building
- BOLTE, G. ARTHUR—Atlantic City, N. J.
Bolte, Miller & Repetto
1516 Atlantic Avenue
- BOND, GEORGE H.—Syracuse 2, N. Y.
Bond, Schoeneck & King
1400 State Tower Building
- BOND, GEORGE H. JR.—Syracuse 2, N. Y.
Bond, Schoeneck & King
1400 State Tower Building
- BOND, RAY—Joplin, Missouri
Joplin National Bank Building
- BORCELT, E. H.—Milwaukee 2, Wis.
Quarles, Spence & Quarles
828 North Broadway
- BOSS, HENRY M.—Providence 3, R. I.
702 Turks Head Building
- BOULDIN, WALTER—Birmingham 3, Ala.
Martin, Turner & McWhorter
600 N. 18th Street
- BOWLES, AUBREY R., JR.—Richmond 19, Va.
Bowles, Anderson & Boyd
901 Mutual Building
- BOWMAN, ADAM B.—Johnson City, Tenn.
Simmonds & Bowman
Sells Building
- BOWMAN, BYRNE A.—Oklahoma City, Okla.
418 Commerce Exchange Building
- BOXELL, EARL E.—Toledo 4, Ohio
Zachman, Boxell, Schroeder & Torbet
901-906 Toledo Trust Building
- *BRADEN, EMMETT W.—Memphis, Tenn.
Armstrong, McCadden, Allen, Braden & Goodman
Commerce Title Building
- BRADFORD, ALFRED S.—Appleton, Wisc.
Bradford & Derber
123 S. Appleton Street
- BRAIS, F. PHILLIPPE, K. C.—Montreal, Que., Canada
Brais & Campbell
360 St. James Street, West
- BRANDON, J. CAMPBELL—Butler, Pa.
Brandon & Brandon
704 Butler Savings & Trust Building
- BRAUN, JOSEPH H.—Chicago 1, Ill.
General Counsel, Inter-Insurance
Exchange of the Chicago Motor Club
Braun, Brodie & Johnson
66 East South Water Street
- BREEDEN, EDWARD L. JR.—Norfolk 10, Va.
Breedon & Hoffman
1107-13 National Bank of Commerce Building
- BREEN, JOHN M.—Chicago 40, Ill.
Lumbermens Mutual Casualty Co.
Mutual Insurance Building
4750 Sheridan Road
- BREESE, GARFIELD E.—Mason City, Iowa
Brees & Cornwell
First National Bank Building
- BRENNER, HUGH L.—Minneapolis 2, Minn.
Northwestern Bank Building
- BRETHORST, STEPHEN W.—Seattle 4, Wash.
Brethorst, Holman, Fowler & Dewar
17th Floor, Hoge Building
- BREWER, EDWARD C.—Clarksdale, Miss.
Brewer & Sisson
Box 306
- BREWSTER, GEORGE M.—Topeka, Kansas
Wheeler, Brewster, Hunt & Goodell
401 Columbian Building
- BRIDGE, B. B.—Columbus, Ohio
16 E. Broad Street
- BRIGHT, O. E.—Savannah, Ga.
O. E. Bright & Perry Brannen
American Building
- BRIMMER, LEO M.—New York, N. Y.
Sun Indemnity Company
55 Fifth Avenue
- BRODIE, JOSEPH P.—Chicago 2, Ill.
1 North LaSalle Street
- BRONSON, E. D.—San Francisco 4, Cal.
Bronson, Bronson & McKinnon
Mills Tower, 220 Bush Street
- BROOKER, JAMES K.—Bay City, Mich.
Smith & Brooker
212-214 Phoenix Building
- BROOKS, BENJ.—Boston 16, Mass.
General Counsel, American Mutual Lia. Ins. Co.
142 Berkeley Street
- BROOKS, L. W.—Baton Rouge 2, La.
Taylor, Porter, Brooks & Fuller
Louisiana National Bank Building
P. O. Box 2070
- BROSMEITH, ALLAN E.—Hartford, Conn.
Travelers Insurance Company
700 Main Street
- BROWN, C. L.—Miami 32, Fla.
Chappell & Brown
Security Building
- BROWN, CLYDE R.—Monroe, La.
Shotwell & Brown
Ouachita National Bank Building
- BROWN, EDMUND S.—Buffalo 2, N. Y.
Adams, Smith, Brown & Starrett
705 Walbridge Building
- BROWN, FRANKLIN R.—Buffalo, N. Y.
Rann, Brown, Sturtevant & Kelly
M. & T. Building
- BROWN, GARFIELD W.—Chicago 11, Ill.
Brown, Carlson & Kiefer
919 N. Michigan Avenue

- BROWN, HOWARD D.—Detroit 26, Mich.
Detroit Auto Inter-Insurance Exch.
400 United Artists Building
- BROWN, JAY H.—Austin, Texas
Hart & Brown
Brown Building
- BROWN, JUNIUS C.—Reidsville, N. C.
and Madison, N. C.
Box 995
- BROWN, MART—Oklahoma City 2, Okla.
Ames, Monnet, Hayes & Brown
First National Building
- BROWN, OSCAR J.—Syracuse 2, N. Y.
Brown, Mangin & O'Connor
1603-1604 State Tower Building
- BROWN, ROBERT A., JR.—St. Joseph, Mo.
Brown, Douglas & Brown
Tootle-Lacy Bank Building
- BROWN, VOLNEY M.—El Paso, Tex.
Brown & Brooke
El Paso National Bank Building
- BROWNE, PERCY N.—Shreveport, La.
E. W. & P. N. Browne
Box 1533
- BRUNDIDGE, OSCAR D.—Dallas 1, Texas.
Chrestman, Brundidge, Fountain, Elliott &
Bateman
Republic Bank Building
- BRYAN, WILLIAM LYLE—Atlanta 3, Ga.
Bryan, Richardson & Mobley
William-Oliver Bldg.
- BRYANS, WILLIAM A., III—Denver, Colo.
Lee, Shaw & McCreery
First National Bank Building
- BUCHANAN, G. CAMERON—Detroit 26, Mich.
Alexander, McCaslin, Cholette & Buchanan
2217 National Bank Building
- BUCK, HENRY W.—Kansas City 6, Mo.
Morrison, Nugent, Berger, Hecker & Buck
17th Floor, Bryant Building
- BUCKINGHAM, LISLE M.—Akron 8, Ohio
Buckingham, Doolittle & Burroughs
Second National Building
- BUIST, GEORGE L.—Charleston, S. C.
Buist & Buist
30 Broad Street
- BULLA, MERTON N.—Oklahoma City 2, Okla.
Bulla & May
460 First National Building
- BUNDY, EGBERT B.—Eau Clair, Wis.
1 South Barstow Street
- BUNGE, GEORGE C.—Chicago 3, Ill.
Vogel & Bunge
Suite 901, Borland Building
105 S. LaSalle Street
- BUNCE, J. C.—LaCrosse, Wis.
Lees & Bunge
402 Batavian Bank Building
- BUNTIN, T. E.—Dothan, Ala.
Baker Building
- BUNTIN, W. E.—Philadelphia 3, Pa.
Manufacturers Casualty Insurance Company
1617 Pennsylvania Boulevard
- *BUNTING, CHARLES T.—Philadelphia, Pa.
Ohio Casualty Ins. Co.
401 Walnut Street
- BURKE, GIBBONS—New Orleans 12, La.
Rosen, Kammer, Wolff, Hopkins & Burke
Hibernia Bank Building
- BURKE, LOUIS E.—Ann Arbor, Mich.
Burke, Burke & Smith
Ann Arbor Trust Building
- BURKE, PATRICK F.—Philadelphia 1, Pa.
Vice President, Indemnity Insurance Company
of North America
1600 Arch Street
- BURNETT, C. A.—Pittsburg, Kansas
National Bank Building
- BURNS, EDWARD J., JR.—Utica 2, N. Y.
Kernan & Kernan
Devereux Block
- BURNS, GEORGE—Rochester 4, N. Y.
Burns & Burns
502 Wilder Building
- BURNS, STANLEY M.—Dover, N. H.
Hughes & Burns
Strafford Bank Building
- BURRIS, WILLIAM T.—Pueblo, Colo.
McHendrie, Burris & Pointer
Thatcher Building
- BURROW, LAWRENCE B.—Little Rock, Ark.
Moore, Burrow, Chowning & Hall
Boyle Building
- BURT, ROGER C.—Cleveland, Ohio
General Counsel
American Casualty Co. of Reading, Pa.
1524 Hanna Building
- BUSSEY, JAMES S.—Augusta, Ga.
Bussey, Fulcher & Hardin
Southern Finance Building
- BUTLER, A. PRENTISS—New York 7, N. Y.
60 East 42nd Street
- BUTLER, CHARLES P.—New York 7, N. Y.
Assistant General Counsel
Insurance Company of North America
99 John Street
- BUTLER, JAMES A.—Cleveland 15, Ohio
Bulkley, Butler & Pilen
520 Bulkley Building
- BUTLER, JOHN F.—Oklahoma City 2, Okla.
Butler & Rinehart
2616 1st National Building

BUTLER, WILLIAM—New York 8, N. Y.
United States Casualty Co.
60 John Street
P. O. Box 694

BYNUM, FRED W.—Rockingham, N. C.

C

CABANISS, JELKS H.—Birmingham 3, Ala.
General Counsel, Protective Life Insurance Co
Cabaniss & Johnston
9th Floor, First National Building

CABLE, C. M.—Lima, Ohio
Cable & Cable
Cook Tower

CAIN, PINCKNEY L.—Columbia F, S. C.
Thomas, Cain & Black
1001-1006 Palmetto Building

CALDWELL, LESTER M.—San Francisco, Calif.
Asst. V.P. Fireman's Fund Ind. Co.
401 California Street

CAMPBELL, JOHN O.—Marion, Ind.
Campbell, Gemmill, Browne & Ewer
520-525 Glass Block

CAMPBELL, WILLIAM B.—Wilmington, N. C.
Poisson & Campbell
Tidewater Building

CAMPBELL, WM. T.—Philadelphia 7, Pa.
Swartz, Campbell & Henry
Lincoln-Liberty Building

CANNON, EDWIN B.—Salt Lake City, Utah
Stewart, Stewart & Cannon
1218 Continental Bank Building

CANTEY, S. B., JR.—Fort Worth 2, Tex.
Cantey, Hanger, McMahon, McKnight &
Johnson
Sinclair Building

*CAPLES, WILLIAM G.—Chicago, Ill.
Gen. Atty., Continental Cas. Co.
V. P., National Cas. Co.
910 S. Michigan Ave.

CAREY, L. J.—Detroit 26, Mich.
Michigan Mutual Liability Co.
163 Madison Avenue

CAREY, ROBERT—Jersey City, N. J.
Carey & Lane
26 Journal Square

*CAREY, WILLIAM D. P.—Hutchinson, Kan.
Williams, Martindell, Carey & Brown
601 Wolcott Building

CARIS, A. L.—Ravenna, Ohio
Loomis & Caris
110 East Main Street
Lock Box 787

CARLISLE, ROBERT M.—Spartanburg, S. C.
Carlisle, Brown & Carlisle
Merchants & Farmers Bank Building

CARLSON, ALPHON N.—Brockton, Mass.
38 Vega Avenue

CARMAN, ROBERT R.—Baltimore 2, Md.
Carman, Anderson & Barnes
Maryland Trust Building

CARPENTER, JAMES D., JR.—Jersey City 2, N. J.
Carpenter, Gilmour & Dwyer
75 Montgomery Street

CARR, J. O.—Wilmington, N. C.
Carr, James & Carr
609 Murchison Building

CARRIGAN, LEO J.—Detroit, Mich.
Eaton Tower

CARRINGTON, EDWARD C.—Beaumont, Texas
Marcus, Carrington & Weller
1112 Goodhue Building

CARROLL, HAROLD J.—Minneapolis 1, Minn.
Morduant & Carroll
630 Midland Bank Building

CARROLL, WALTER R.—Camden, N. J.
Carroll & Taylor
S.W. Cor. 4th & Market Streets

CARSTARPHEN, HARRY—Hannibal, Mo.
Hannibal Trust Company Building

CARY, GEORGE H.—Detroit 26, Mich.
Cary & BeGole
1822-23 Ford Building

CATHCART, E. KEMP—Baltimore 3, Md.
Maryland Casualty Company
701 West 40th Street

CATLIN, FRANK D.—Los Angeles 13, Cal.
Catlin & Catlin
433 So. Spring Street

CATLIN, HENRY W.—Los Angeles 13, Cal.
Catlin & Catlin
433 So. Spring Street

CAVERLY, RAYMOND N.—New York 8, N. Y.
Vice President, Fidelity & Casualty Company of
New York
80 Maiden Lane

CECIL, LAMAR—Beaumont, Texas
Goodhue Building

CHANNEY, PAUL P.—Falls City, Nebraska
First National Bank Building

CHAPMAN, LAWRENCE—Pittsburgh, Pa.
1002 Commonwealth Building

CHERRINGTON, HENRY W.—Gallipolis, Ohio
K. of P. Building

CHILCOTE, SANFORD MARSHALL—Pittsburgh 19, Pa.
Dickie, Robinson & McCamey
2415 Grant Building

CHOLETTE, PAUL E.—Grand Rapids, Mich.
Alexander, McCaslin, Cholette & Buchanan
10th Floor, Peoples National Bank Building

- CHRESTMAN, M. N.—Dallas 1, Texas
Chrestman, Brundidge, Fountain, Elliott & Bateman
Republic Bank Building
- *CHRISTIAN, ANDREW D.—Richmond, Va.
Christian, Barton, Parker & Boyd
Mutual Building
- CHRISTOVICH, ALVIN R.—New Orleans 12, La.
Christovich & Kearney
American Bank Building
- CLARK, JAMES E.—Birmingham 3, Ala.
London & Yancey
10th Floor, Massey Building
- CLARK, RAY W.—Muncie, Ind.
Warner, Clark & Warner
403 Western Reserve Building
- CLARK, W. J.—Manitowac, Wis.
Nash & Nash
Manitowac Savings Bank Building
- CLARKE, WILLIAM F.—Baltimore 3, Md.
Assistant Mgr. and Attorney, Claim Dept
Fidelity & Deposit Co. of Maryland
Fidelity Building
- CLAUSEN, DONALD N.—Chicago 3, Ill.
Clausen, Hirsh & Miller
135 S. LaSalle Street
- CLAYTON, E. A.—Gainesville, Fla.
Baxter & Clayton
Miller Building
- CLEARY, G. J.—Omaha, Neb.
Attorney, Mutual Benefit Health & Accident Asso.
Cleary, Horan, Skutt & Davis
P. O. Box 1298
- CLENNON, EUGENE M.—Boston 9, Mass.
Massachusetts Bonding & Insurance Company
10 Post Office Square
- CLIFFORD, CLARK M.—St. Louis 1, Mo.
Lashley, Lashley, Miller & Clifford
705 Olive Street
- CLINE, EARL—Lincoln 8, Neb.
Cline, Williams & Wright
First National Bank Building
- COBOURN, FRANK M.—Toledo 4, Ohio
Welles, Kelsey, Fuller, Cobourn & Harrington
Ohio Building
- COCHRAN, A. D.—Okmulgee, Okla.
Cochran & Noble
McCulloch Building
- *COCKRILL, J. MITCHELL—Little Rock, Ark.
Cockrill, Armistead & Rector
Pyramid Building
- CODY, WELBORN B.—Atlanta 3, Ga.
Smith, Kilpatrick, Cody, Rogers & McCatchey
1045 Hurt Building
- COE, LAURENCE S.—Rice Lake, Wis.
Coe & Cameron
Jacobson Block
- COEN, THOMAS M.—Chicago 3, Ill.
President, Security Mutual Casualty Co.
105 South LaSalle Street
- COIT, DARWIN D.—Denver 2, Colo.
422 Midland Savings Building
- COLE, CHARLES J.—Toledo 4, Ohio
Kirkbride, Cole, Frease & Mittendorf
Suite 937 Spitzer Building
- COLE, MAURICE Y.—Atlantic City, N. J.
Cole & Cole
Guarantee Trust Building
- COLE, ROBERT L., SR.—Houston 2, Tex.
Cole, Patterson, Cole & McDaniel
Citizens State Bank Building
- COLE, ROBERT L., JR.—Houston 2, Texas
Cole, Patterson, Cole & McDaniel
Citizens State Bank Bldg.
- COLEMAN, FLETCHER B.—Bloomington, Ill.
State Farm Mutual Insurance Company
State Farm Mutual Building
- COLFLESH, R. W.—Des Moines, Iowa
Parrish, Guthrie, Colflesh & O'Brien
902 Register and Tribune Building
- COLMERY, HARRY W.—Topeka, Kas.
General Counsel, Pioneer Nat'l. Life Ins. Co.
National Bank of Topeka Building
- COMBS, HUGH D.—Baltimore 3, Md.
United States Fidelity & Guaranty Co.
- CONNERS, JOHN J., JR.—Albany 7, N. Y.
Ainsworth & Sullivan
State Bank Building
- CONRAD, GEORGE D.—Harrisonburg, Va.
Conrad & Conrad
First National Bank Building
- CONWAY, JAMES D.—Hastings, Neb.
Blackledge & Conway
Tribune Building
- CONWELL, JOSEPH S.—Philadelphia 10, Pa.
Pepper, Bodine, Stokes & Schoch
2225-42 Land Title Building
- COOK, JO D.—Seattle 1, Wash.
Shank, Belt, Rode & Cook
1401 Joseph Vance Building
- COOK, ROBERT A. B.—Boston 10, Mass.
Phipps, Durgin & Cook
75 Federal Street
- COOLEY, ARTHUR E.—San Francisco 4, Cal.
Cooley, Crowley & Supple
206 Sansome Street
- COOPER, GEORGE J.—Detroit 26, Mich.
Asst. General Counsel, Michigan Mutual Liability Co.
163 Madison Avenue
- *COOPER, HARRY P., JR.—Indianapolis 7, Ind.
G. C., Farmers Mutual Liab. Co.
2105 N. Meridian St.

- COOPER, THOMAS D.—Burlington, N. C.
Cooper & Sanders
Security National Bank Building
- COPE, KENNETH B.—Canton 2, Ohio
Lynch, Day, Lynch, Cope & Ketterer
1110 First National Bank Building
- CORETTE, ROBERT D.—Butte, Mont.
Corette & Corette
619-621 Hennessy Building
- COULT, JOSEPH—Newark 2, N. J.
Coult, Satz, Morse & Coult
744 Broad Street
- COULTER, CLARK C.—Detroit 26, Mich.
Penobscot Building
- COVINGTON, J. A. JR.—Meridian, Miss.
Snow & Covington
Threefoot Building
P. O. Box 786
- COX, BERKELEY—Hartford, Conn.
Aetna Life Insurance Company
151 Farmington Avenue
- COX, GORDON V.—Bismarck, N. D.
Cox, Cox & Pearce
Lock Box 29
Little Building
- COX, L. C.—New York City
Great American Indemnity Company
1 Liberty Street
P. O. Box 255
- COX, WILLIAM H. D.—Newark 2, N. J.
Cox & Walburg
Raymond Commerce Building
11 Commerce Street
- CRAIG, IRVIN G.—Richmond 12, Va.
Hunton, Williams, Anderson, Gay & Moore
Electric Building
- CRANE, LLOYD T.—Saginaw, Mich.
Crane & Crane
308-9 Second National Bank Building
- CRANE, WILLIAM E.—Saginaw, Mich.
Crane & Crane
308-9 Second National Bank Building
- CRAUGEL, JOSEPH P.—Utica, N. Y.
First National Bank Building
- CRAWFORD, MILO H.—Detroit 26, Mich.
Lightner, Crawford, Sweeny, Dodd & Mayer
Dime Building
- CRENSHAW, FILES—Montgomery 4, Ala.
First National Bank Building
- CRENSHAW, JACK—Montgomery 4, Ala.
First National Bank Building
- CRIDER, JOE, JR.—Los Angeles 14, Cal.
Crider, Runkle & Tilson
650 S. Spring Street
- CRITES, E. D.—Chadron, Neb.
E. D. & F. A. Crites
Lock Box 1276
- CROSBY, GEORGE R.—New York 5, N. Y.
General Counsel, American Surety Co. &
New York Casualty Co.
100 Broadway
- CROSSMAN, RAYMOND M.—Omaha 2, Neb.
Brown, Crossman, West, Barton & Fitch
1010 First National Bank Building
- CROWE, V. P.—Oklahoma City 2, Okla.
Embry, Johnson, Crowe, Tolbert & Shelton
640 First National Bank Building
- CROWNOVER, ARTHUR, JR.—Nashville, Tenn.
930 Stahlman Building
- CULL, FRANK X.—Cleveland 15, Ohio
Hauxhurst, Inglis, Sharp & Cull
630 Bulkley Building
- CUMMINS, RAY E.—St. Paul 1, Minn.
Cummins & Cummins
330 Minnesota Building
- CUNNINGHAM, FRED D.—Baltimore 2, Md.
Pennsylvania Casualty Company
First National Bank Building
14 Light Street
- CURL, JOSEPH R.—Wheeling, W. Va.
Erskine, Palmer & Curl
710 Riley Law Building
- CURRAN, RAY W.—Kansas City 6, Mo.
Suite 218, Reliance Building
216 E. 10th Street
- CURTIS, CHARLES E.—Leroy, Ohio
Ohio Farmers Insurance Company
- CURTIS, HENRY B.—New Orleans 12, La.
Curtis, Hall & Foster
Marine Building
- CURTIS, L. R.—Louisville 2, Ky.
802 Marion E. Taylor Building
- CURTNER, CLIFFORD R.—Dayton 2, Ohio
1207-9-11 Third National Building
- CUSHMAN, EDWARD H.—Philadelphia, Pa.
123 S. Broad Street
- CUSICK, MARTIN E.—Sharon, Pa.
Service, McNeal, Cusick & Isenberg
107 E. State Street

D

- DAGGETT, C. E.—Marianna, Ark.
Daggett & Daggett
Daggett Building
- DAILEY, JOSEPH L.—Albuquerque, N. M.
Dailey & Rogers
208-216 Sunshine Building
- DALM, JACOB A.—Kalamazoo 8, Mich.
Jackson, Fitzgerald & Dalm
219 W. Lovell Street
- DALZELL, R. D.—Pittsburgh 19, Pa.
Dalzell, McFall, Pringle & Braden
450 Fourth Avenue

- DAMMANN, J. FRANCIS—Chicago 3, Ill.
Wilson & McIlvaine
120 West Adams Street
- DANIEL, C. ERSKINE—Spartanburg, S. C.
Daniel & Russell
Cleveland Law Building
- DANIEL, TODD—Philadelphia 7, Pa.
Vice President, Keystone Auto. Club Cas. Co.
Broad & Vine Streets
- DAVENTPORT, LEROY BENJAMIN—Cleveland 13, Ohio
McKeehan, Merrick, Arter & Stewart
28th Floor, Terminal Tower
- DAVIDSON, CARL F.—Detroit 26, Mich.
Mason, Davidson, Parker & Wardle
2034 National Bank Building
- DAVIDSON, WILLIAM C., K.C.—Toronto 2, Ont., Can.
1003 Lumsden Building
- DAVIS, FRED L.—Parkersburg, W. Va.
Ambler, McCluer & Davis
P. O. Box 311, 306 Juliana Street
- DAVIS, LINDSEY M.—Nashville 3, Tenn.
Hume, Howard, Davis & Gale
American Trust Building
- DAVIS, PARKE—Tulsa, Okla.
Insurers Indemnity & Insurance Company
Box 1769
- DAVIS, RONALD L.—Monroe, La.
Theus, Grisham, Davis & Leigh
402 Bernhardt Building
- DAVIS, STEPHEN T.—Winchester, Ky.
Benton & Davis
- DAWSON, CHARLES I.—Louisville 2, Ky.
Woodward, Dawson, Hobson & Fulton
1805-26 Kentucky Home Life Building
- DEJARNETTE, H. REID—Miami 32, Fla.
McKay, Dixon & DeJarnette
First National Bank Building
- DE LACY, G. L.—Omaha 2, Neb.
Kennedy, Holland, DeLacy & Svoboda
1502-12 City National Bank Building
- DELANEY, WILLIAM F. JR.—New York 7, N. Y.
General Counsel
American International Underwriters Corp.
111 John Street
- DEMPSEY, PETER E.—Columbus 15, Ohio
Knepper, White & Dempsey
5 East Long Street
- DEMPSEY, RAY C.—Oshkosh, Wis.
Bouck, Hilton & Dempsey
First National Bank Building
- DENMEAD, GARNER W.—Baltimore 3, Md.
Vice President & General Counsel,
New Amsterdam Casualty Company
- DENSON, N. D.—Opelika, Ala.
Denson & Denson
- DENT, LOUIS LEE—Chicago 4, Ill.
Dent, Weichelt & Hampton
1111 The Rookery
209 S. LaSalle Street
- DENT, ROBERT L.—Vicksburg, Miss.
Dent, Robinson & Ward
411-414 Merchants National Bank Building
- DETWEILER, GEORGE H.—Philadelphia, Pa.
2518-27 Lewis Tower
- DEUTSCH, FREDERICK M.—Norfolk, Neb.
Macy Building
- DEVINE, MAURICE F.—Manchester, New Hampshire
Devine & Tobin
201-211 Bell Building, 922 Elm Street
- DEVOS, ROBERT W.—Lincoln, Neb.
Peterson & Devos
Bankers Life Building
- DEW, W. BRAXTON—Hartford, Conn.
Aetna Casualty & Surety Co.
- DICKENS, DONALD J.—New York 5, N. Y.
Duncan & Mount
27 William Street
- DICKIE, J. ROY—Pittsburgh 19, Pa.
Dickie, Robinson & McCamey
2415 Grant Building
- DIEHM, ELLIS RAYMOND—Cleveland 14, Ohio
Klein & Diehm
1156-1157 Union Commerce Building
- DILWORTH, WILFRID C.—Detroit 26, Mich.
Lacey, Scroggie, Dilworth, Lacey & Buchanan
1204 Dime Bank Building
- DIMOND, HERBERT F.—New York 8, N. Y.
Caverly, Dimond, Barton & Dwyer
Supervising Atty., Fidelity & Cas. Co. of N. Y.
80 Maiden Lane
- DINKELSPIEL, MARTIN J.—San Francisco 4, Cal.
Dinkelspiel & Dinkelspiel
14th Floor, Pacific National Bank Building
333 Montgomery Street
- DIVELBESS, HAROLD L.—Phoenix, Ariz.
Gust, Rosenfeld, Divelbess & Robinette
Professional Building
- DIX, FLOYD E.—Terre Haute, Ind.
Dix & Dix
402 Star Building
- DIXON, JAMES A.—Miami 32, Fla.
McKay, Dixon & DeJarnette
First National Bank Building
- DOAR, W. T.—New Richmond, Wisc.
Doar & Knowles
- DOBBS, R. F.—Champaign, Ill.
Dobbins, Dobbins & Fraker
502-10 First National Bank Building
- DODD, LESTER P.—Detroit 26, Mich.
Lightner, Crawford, Sweeny, Dodd & Mayer
Dime Building

- DODSON, TORREY DEWITT—New York 10, N. Y.
Atty., Metropolitan Life Ins. Co.
1 Madison Avenue.
- DORAN, M. EDWARD—South Bend 11, Ind.
Doran & Manion
403-409—St. Joseph Bank Building
- DORSETT, J. DEWEY—New York City 7, N. Y.
General Manager
Association of Casualty & Surety Executives
60 John Street
- DORTCH, WM. B.—Gadsden, Ala.
Dortch, Allen & Swann
112 Court Street
- DOTEN, ROGER D.—Chicago 4, Ill.
Dent, Weichelt & Hampton
1111 The Rookery, 209 S. LaSalle Street
- DOUCHER, THOMAS A.—Columbus 15, Ohio
Wiles & Doucher
Huntington National Bank Building
- DOUGHERTY, GLENN R.—Milwaukee 3, Wis.
Dougherty, Arnold & Kivett
11th Floor, Empire Building
- DOUGHERTY, JOHN E.—York, Neb.
Kirkpatrick & Dougherty
First National Bank Building
- DOUGLAS, RICHARD L.—St. Joseph, Mo.
Brown, Douglas & Brown
Tootle-Lacy Bank Building
- DOWNES, JOHN W.—Boston, Mass.
Insurance Federation of Massachusetts
11 Beacon Street
- DOWNES, WALTER W.—Hartford, Conn.
Hartford Accident & Indemnity Co.
- DOYLE, LEWIS R.—Lincoln, Neb.
1303 Sharp Building
- DRAKE, HERVEY J.—New York 7, N. Y.
Counsel, Association of Casualty and Surety
Executives
60 John Street
- DREWRY, W. SHEPHERD—Philadelphia 3, Pa.
Manufacturers Casualty Insurance Company
1617 Pennsylvania Blvd.
- DRIEMEYER, HENRY—East St. Louis, Ill.
Pope & Driemeyer
First National Bank Building
327 Missouri Avenue
- DRISCOLL, JOHN GERALD, JR.—San Diego 1, Cal.
Gray, Cary, Ames & Driscoll
Bank of America Building
- DUCKETT, O. BOWIE, JR.—Baltimore 2, Md.
LeViness & Duckett
1410-13 Munsey Building
- DUDLEY, J. B.—Oklahoma City 2, Okla.
Dudley, Duvall & Dudley
Suite 1501, APCO Tower
- DUKE, W. E.—Charlottesville, Va.
Duke & Duke
Court Square Building
- DULLY, FRANK E.—Hartford, Conn.
Travelers Insurance Company
700 Main Street
- DUMOULIN, L. ST. M.—Vancouver, B. C., Canada
Tiffin, Russell, DuMoulin, Brown & Hogg
850 Hastings Street, West
- DUNCAN, O. D.—New York, N. Y.
Duncan & Mount
27 William Street
- DUNN, EVANS—Birmingham 3, Ala.
Bowers, Dixon & Dunn
1120 Comer Building
- DUNN, MICHAEL J.—Stevens Point, Wisc.
Cashin & Dunn
446 Main Street
- *DUNN, RALPH P.—Washington, D. C.
Woodward Building
- DUNN, RICHARD JOSEPH—Chicago 40, Ill.
Lumbermens Mut. Cas. Company
Mutual Insurance Building
- DUNN, VARDAMAN S.—Jackson 105, Miss.
Lotterhos, Travis & Dunn
Standard Life Building
- DUQUE, HENRY—Los Angeles 14, Cal.
Walker, Adams & Duque
440 I. N. Van Nuys Bldg.
- DURHAM, F. H.—Minneapolis 2, Minn.
Durham & Swanson
1440 Northwestern Bank Building
- DUTTON, W. L.—Cedar Rapids, Iowa
Iowa Mutual Liability Ins. Co.
512 Second Avenue, East
- DUVALL, DUKE—Oklahoma City 2, Okla.
Dudley, Duvall & Dudley
1501 APCO Tower
- *DYER, DAVID W.—Miami, Fla.
Batchelor & Dyer
Ingraham Building
- DYSARD, W. H.—Ashland, Ky.
Dysard & Dysard
Second National Bank Building

E

- EAGER, HENRY I.—Kansas City 6, Mo.
Michaels, Blackmar, Newkirk, Eager & Swanson
906 Commerce Building
- EAGER, PAT H., JR.—Jackson 105, Miss.
Watkins & Eager
Standard Life Building
- EARNEST, ROBERT L.—West Palm Beach, Fla.
Earnest, Lewis & Smith
Guaranty Building

EBELING, PHILIP C.—Dayton 2, Ohio
Pickrel, Shaeffer & Ebeling
612-20 Gas & Electric Building

EBERLE, J. LOUIS—Boise, Idaho
Richards & Haga
Idaho Building

EGGENBERGER, WILLIAM J.—Detroit 26, Mich.
1615 Dime Building

EGGERMAN, D. G.—Seattle 1, Wash.
Eggerman, Rosling & Williams
918 Vance Building

EKERN, HERMAN L.—Chicago 2, Ill.
Ekern, Meyers & Matthias
1 N. LaSalle Street

ELDRIDGE, RALPH R.—Marquette, Mich.
Eldredge & Eldredge
302 Kaufman Building

ELLIOTT, CLIFFORD W.—Middletown, Ohio
First American Building

ELY, WALTER—Los Angeles 13, Calif.
Title Insurance Building
433 South Spring Street

ELY, WAYNE—St. Louis 2, Mo.
10th Floor, Commerce Building

EMBRY, JOHN—Oklahoma City 2, Okla.
Embry, Johnson, Crowe, Tolbert & Shelton
640 First National Bank Building

EMERY, NORMAN A.—Youngstown 3, Ohio
Harrington, Huxley & Smith
Mahoning Bank Building

EMISON, EWING—Vincennes, Ind.
Emission & Emission
Vincennes Savings Building

*EMMERT, DUDLEY O'NEAL—Racine, Wis.
1735 Park Avenue

ENGELHARD, L. M.—LaCrosse, Wis.
Lees & Bunge
402 Batavian Bank Building

ESTABROOK, HUBERT A.—Dayton, Ohio
Estabrook, Finn & McKee
Mutual Home Building

EVANS, THOS. A.—Memphis, Tenn.
Evans, Evans & Creson
Bank of Commerce Building

EVANS, WALTER G.—New York 7, N. Y.
Evans, Rees & Orr
220 Broadway

EVANS, WILLIAM W.—Paterson 1, N. J.
Evans, Hand and Evans
129 Market Street

EVERSON, E. L.—Green Bay, Wisc.
Everson, Ryan & Hanaway
101 Columbus Building

EYSTER, CHAS. H.—Decatur, Ala.
Eyster & Eyster
Eyster Building, Box 1024

F

FAIS, GERVAIS W.—Columbus 15, Ohio
Vorys, Sater, Seymour & Pease
52 East Gay Street

FARABAUGH, GALLITZEN A.—South Bend 11, Ind.
Farabaugh, Pettengill, Chapleau & Roper
301-309 St. Joseph Bank Building

FARBER, JOHN A.—Omaha 2, Neb.
Service Life Insurance Company

FARNHAM, JOHN H.—Syracuse, N. Y.
Farnham & Martineau
517 City Bank Building

FAUDE, JOHN PAUL—Hartford, Conn.
Aetna Life Affiliated Companies
151 Farmington Ave.

FEINOUR, JOHN G.—Harrisburg, Pa.
Pennsylvania Threshermen & Farmers' Mutual
Casualty Insurance Company
325-333 South 18th Street

FELLERS, JAMES D.—Oklahoma City 2, Okla.
Suits & Fellers
3111 APCO Tower

FENERTY, ROBERT LLOYD DOULL—Calgary, Alberta,
Canada
Fenerty, Fenerty, Bessemer & McGillivray
203 Insurance Exchange Building

FENNER, CHARLES PAYNE, JR.—New Orleans 12, La.
Montgomery, Fenner & Brown
1103-6 Maritime Building

FERGUSON, CHESTER H.—Tampa 1, Fla.
McKay, Macfarlane, Jackson & Ferguson
P. O. Box 1531
First National Bank Building

FERGUSON, D. NEIL—Ocala, Fla.
Professional Building

FIEDLER, GEORGE—Chicago 3, Ill.
Arrington, Fiedler & Healy
135 South LaSalle Street

FIELD, ELIAS—Boston 9, Mass.
Brown, Field, McCarthy & Field
15 State Street

FIELD, RICHARD H.—Washington, D. C.
Federal Office Building No. 2
D and Third Streets

FIELDS, ERNEST W.—New York City
Asst. Gen. Counsel, U. S. Guarantee Co
90 John Street

FILIATRAULT, V. W.—Ravenna, Ohio
Filiatrault & Horne
105½ East Main Street

FILLMORE, F. S.—Des Moines 12, Iowa
2815 Grand Avenue

FINN, WILLIAM A.—Toledo 4, Ohio
929-934 Edison Building

FINNEGAN, THOMAS J.—New York 7, N. Y.
90 John Street

- FINNEY, J. A.**—Xenia, Ohio
Miller & Finney
Allen Building
- FISHER, CLETUS A.**—New Philadelphia, Ohio
Fisher, Limbach, Smith & Renner
The Ohio Savings & Trust Building
- FISHER, WILLIAM**—Pensacola, Fla.
Fisher & Fisher
American National Bank Building
- FISHER, WILLIAM, JR.**—Pensacola, Fla.
Fisher & Fisher
American National Bank Building
- FITCH, CHESTER P.**—Portsmouth, Ohio
Miller, Searl & Fitch
402 Masonic Temple
- FITZHUGH, MILLSAPS**—Memphis, Tenn.
Fitzhugh, Murrah & Fitzhugh
2105 Sterick Building
- FLANDERS, BERT, JR.**—New Orleans 12, La.
Jones, Flanders, Waechter & Walker
842 Canal Building
- FLEMING, EDWARD E.**—Miami 32, Fla.
Murrell, Fleming & Flowers
Alfred I. DuPont Building
- FLETCHER, A. J.**—Raleigh, N. C.
Odd Fellows Building
Post Office Box 1406
- FLETCHER, WILLIAM H., JR.**—Jamestown, New York
G. C., Empire State Mutual Life Ins Co
Fenton Building
- FLYNN, JAMES F.**—Sandusky, Ohio
Flynn, Frohman, Buckingham, Py & Kruse
Eagles Building
- FOLEY, FRANK D.**—Columbus, Ga.
Foley & Chappell
Columbus Bank & Trust Co. Building
- FOLEY, GERALD T.**—Newark 2, N. J.
Foley & Francis
Raymond Commerce Building
- FOLEY, MICHAEL A.**—Philadelphia 2, Pa.
1804 Finance Building
- FOLTS, AUBREY F.**—Chattanooga 2, Tenn.
Thomas, Folts & Brown
609-12 James Building
- FORD, BYRON EDWARD**—Columbus 15, Ohio
Vorys, Sater, Seymour & Pease
52 East Gay Street
- FOSTER, ALEXANDER, JR.**—New York 7, N. Y.
Association of Casualty & Surety Executives
60 John Street
- FOSTER, JOHN C.**—New Orleans 12, La.
Curtis, Hall & Foster
406 Marine Building
- FOSTER, JOHN E.**—Columbus 16, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street
- FOWLER, CODY**—Tampa 2, Fla.
Fowler, White, Gillen, Yancey & Humkey
Citizens Building
- FOWLER, REX H.**—Des Moines, Iowa
Bradshaw, Fowler, Proctor & Fairgrave
Suite 510, Crocker Building
- FOX, EDWARD J., JR.**—Easton, Pa.
Fox & Oldt
308-311 Easton Trust Building
- FOX, WILMER T.**—Jeffersonville, Ind.
Fox & Fox
Citizens Trust Building
- FRAIZER, C. C.**—Lincoln, Neb.
425 Lincoln Liberty Life Building
- FRANCIS, JOHN J.**—Newark 2, N. J.
Foley & Francis
Raymond Commerce Building
- FRANCIS, MARSHALL H.**—Steubenville, Ohio
Smith, Francis & Irvine
Sinclair Building
- FRANKHAUSER, WILLIAM H.**—Coldwater, Mich.
Southern Michigan Building
- *FRANKLIN, J. A.**—Fort Myers, Fla.
Henderson, Franklin, Starnes & Holt
Collier Building
- FRASER, WILLIAM C.**—Omaha 2, Neb.
Fraser, Connolly, Crofoot & Wenstrand
637 Omaha National Bank Building
- FRATER, GEORGE E.**—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 E. Gay Street
- FRAZER, JAMES N.**—Atlanta 3, Ga.
Powell, Goldstein, Frazer & Murphy
Citizens & Southern National Bank Bldg.
- FRAZIER, LAKE JENKINS**—Roswell, N. Mex.
Frazier & Quantius
123 West Fourth Street
Box 942
- FREDERICKS, ALANSON ROSWELL**—New York 5, N. Y.
American Surety Company
100 Broadway
- FREEMAN, JOHN H.**—Houston 2, Tex.
Fulbright, Crooker, Freeman & Bates
State National Bank Building
- FREEMAN, MAHLON A.**—New York City
Hamilton & Freeman
100 Broadway
- FREEMAN, WM. H.**—Minneapolis 2, Minn.
Freeman, King & Geer
1167 Northwestern Bank Building
- FRENCH, GLENDON E.**—Chicago 6, Ill.
Liberty Mutual Insurance Company
20 N. Wacker Drive, Room 740
- FROBASE, ROY H.**—St. Louis, Mo.
American Automobile Insurance Company
1400 Pierce Building

*FROST, NORMAN—Washington, D. C.
Frost, Myers & Towers
Hibbs Building

FRY, W. WALLACE—Mexico, Mo.
Fry & Edwards
123 East Jackson Street

*FULCHER, EDWIN DENT—Augusta, Ga.
Bussey & Fulcher
Southern Finance Building

FULLER, FRED E.—Toledo 4, Ohio
Welles, Kelsey, Fuller, Cobourn & Harrington
Ohio Building

FULLER, HUBERT V.—LaCrosse, Wis.
110 North Fourth Street

FURRE, JOHN D. JR.—Reno, Nevada
Ayres, Pike & McLaughlin
309 First National Bank Building

G

GALBRAITH, JAMES W.—Mansfield, Ohio
1003-1005 Farmers Bank Building

GALLAGHER, BERNARD J.—Washington 5, D. C.
Hendry, Gallagher & Elliott
525 Union Trust Building

GALLAGHER, DONALD—Albany 7, N. Y.
Brown & Gallagher
901 Home Savings Bank Building
11 North Pearl Street

*GALLAGHER, EDWARD PAUL—Indianapolis, Ind.
General Counsel, American States Ins. Co.
542 North Meridian Street

GALLAGHER, LASHER BARRINGTON—Los Angeles 13,
California
458 South Spring Street

GAMBRELL, E. SMYTHE—Atlanta 3, Ga.
Gambrell & White
Suite 825
The Citizens & Southern National Bank Bldg.

GANTNER, GEORGE—St. Louis 2, Mo.
Asst. General Counsel, Utilities Insurance Co.
4th Floor, Pierce Building

GARRITY, STANLEY—Kansas City, Mo.
Caldwell, Downing, Noble & Garrity
2000 Fidelity Building

GARVEY, GEORGE A.—New York 7, N. Y.
99 John Street

GARVEY, JOSEPH M.—St. Joseph 2, Mo.
Stringfellow & Garvey
11 Donnell Court

GATES, CASSIUS E.—Seattle 4, Wash.
Bogle, Bogle & Gates
6th Floor, Central Building

GATES, LOUIS R.—Kansas City 12, Kansas
406-410 Commerce National Bank Building

GAY, COLEMAN—Austin 16, Texas
Norwood Building

GAY, THOMAS BENJAMIN—Richmond 12, Virginia
Hunton, Williams, Anderson, Gay & Moore
Electric Building

GEER, ARTHUR B.—Minneapolis 2, Minn.
Meagher & Geer
1106 First National Soo-Line Building

GENRICH, FRED W.—Wausau, Wis.
Genrich & Genrich
P. O. Box 295

GEORGE, HERMAN N.—Youngstown 3, Ohio
Mahoning Bank Building

GILBERT, CARL H.—Sante Fe, N. M.
Gilbert & Gilbert
Bishop Building

GILLESPIE, LOUIS F.—Springfield, Ill.
Gillespie, Burke & Gillespie
Reisch Building

GILLETTE, LEWIS R.—Minneapolis, Minnesota
Gillette & Meagher
First Nat'l Soo-Line Building

*GINSBURG, GEORGE J.—Alexandria, La.
Commercial Bank Building

GIST, HOWARD B.—Alexandria 5, La.
Gist, Thornton & Murchison
Guaranty Bank Building
Box 1006

GLEASON, GAY—Boston 7, Mass.
G. C. Employers Liab. Assur. Corp.
110 Milk Street

GODDIN, JOHN C.—Richmond 19, Va.
Shewmake, Gary, Hardy & Goddin
1203 State Planters Bank Building

GOLDSMITH, KARL—Pierre, S. D.
Martens & Goldsmith
Pierre National Bank Building

GOOCH, J. A. (TINY)—Fort Worth 2, Texas
Cantey, Hanger, McMahon, McKnight &
Johnson
Sinclair Building

GOODALE, CHARLES F.—Boston 16, Mass.
Asst. to General Counsel,
American Mutual Liab. Insurance Co.
142 Berkeley Street

GOODELL, LESTER M.—Topeka, Kansas
Wheeler, Brewster, Hunt & Goodell
401 Columbian Building

GOODWIN, RUSSELL B.—Wheeling, W. Va.
Goodwin, Nesbitt & Spillers
800 Riley Law Building

GORDON, GEORGE L.—Kansas City 6, Mo.
Beach, Gordon & Beach
Suite 1705 Fidelity Building

GORDON, GURDON W.—Springfield 1, Mass.
Vice Pres. & Legal Adviser,
Monarch Life Insurance Co.
365 State Street

- GORTON, VICTOR C.—Chicago 6, Ill.
General Counsel, Allstate Insurance Co.
20 North Wacker Drive
- GOSHORN, H. ROOK—Philadelphia 7, Pa.
12 South 12th Street
- GOVER, CHARLES H.—Charlotte 2, N. C.
Gover & Covington
500 Law Building
- GRAHAM, ORVILLE F.—Worcester, Mass.
Mass. Protective Companies
18 Chestnut Street
- GRANT, CHARLES H., K. C.—Edmonton, Alberta, Can.
Grant & Stewart
McLeod Building
- GRAVES, R. B.—Wisconsin Rapids, Wis.
Brazeau & Graves
Mead-Witter Building
Box 67
- GRAY, HARRY T.—Jacksonville 1, Fla.
Marks, Marks, Holt, Gray & Yates
1321 Graham Building
- GREEN, ALFRED A.—Daytona Beach, Fla.
Green & West
224 South Beach Street
P. O. Box 430
- GREEN, CHARLES W.—Rochester 4, N. Y.
Strang, Bodine, Wright & Combs
800 Powers Building
- GREEN, ROBERT T.—Shelby, Ohio
Long, Anderson & Green
Insurance Building
- GREENE, HARRY L.—Atlanta, Georgia
Neely, Marshall & Greene
Hurt Building
- GRELLE, ROBERT C.—Madison 3, Wis.
Grelle & Schlotthauer
105 Monona Avenue
- GRESHAM, NEWTON—Houston 2, Texas
Fulbright, Crooker, Freeman & Bates
State National Bank Building
- GRISSOM, PINKNEY—Dallas 1, Texas
Thompson, Knight, Harris, Wright & Weisberg
Republic Bank Building
- *GROCE, JOSH H.—San Antonio, Texas
Eskridge & Groce
Smith-Young Tower
- GROOMS, HOBART—Birmingham 3, Ala.
Spain, Gillon, Grooms & Young
408 First National Building
- GROSS, DANIEL J.—Omaha 2, Nebraska
Farm Credit Building
- GRUBB, KENNETH P.—Milwaukee 2, Wis.
Quarles, Spence & Quarles
828 North Broadway
- GRUBB, PAUL N.—Janesville, Wis.
Dougherty, Grubb & Ryan
401 Jackman Building
- GUESMER, ARNOLD L.—Minneapolis 2, Minn.
Guesmer, Carson & MacGregor
Roanoke Building
- GUIHER, JAMES M.—Clarksburg (also Charleston)
26, W. Va.
Stepcoe & Johnson
Union National Bank Building
- GUINTEHER, ROBERT—Akron 8, Ohio
Slabaugh, Guinther, Jeter & Pilueger
329 Second National Building
- GUNBY, GEORGE—Monroe, La.
Sholars & Gunby
Bernhardt Building
- GURNEY, J. THOMAS—Orlando, Fla.
Suite 305 First National Bank Building
- GUTHRIE, THOMAS J.—Des Moines, Iowa
Parrish, Guthrie, Colflesh & O'Brien
902 Register and Tribune Building
- GUY, ROBERT D.—K. C., Winnipeg, Man., Canada
Guy, Chappell, DuVall & McCrea
Electric Railway Chambers

H

- HABERMAN, PHILLIP W. JR.—New York City 4
Proskauer, Rose, Goetz & Mendelsohn
11 Broadway
- HAIRE, J. RUSSELL—Newport, R. I.
Sheffield & Harvey
223 Thames Street
P. O. Box 133
- HALL, ALBERT B.—Dallas, Tex.
American Bonding Company of Baltimore
Texas Bank Building
- HALL, ROBERT E.—Hartford 15, Conn.
The Aetna Casualty & Surety Co.
151 Farmington Avenue
- HALL, ROY F.—Rockford, Ill.
Hall & Hall
Rockford Trust Building
- HAMBRIGHT, GEORGE T.—Lancaster, Pa.
56 N. Duke Street
- HAMILTON, JOHN S., JR.—New York 17, N. Y.
Brown, Carlson & Kiefer
60 E. 42nd Street
Room 1119
- HAMMETT, H. L.—New Orleans 12, La.
Whitney Bank Building
- HAMMOND, J. TEDFORD—Benton Harbor, Mich.
204-5 Robinson Building
- HAMPTON, JOHN P.—Chicago 4, Ill.
Dent, Weichelt & Hampton
1111 The Rookery
209 S. LaSalle Street
- HAMRICK, FRED D.—Rutherfordton, N. C.
Hamrick & Hamrick
Drawer 470

- HANDY, JOHN F.—Springfield, Mass.
Asst. Gen. Counsel, Massachusetts
Mutual Liability Ins. Co.
1295 State Street
- HANNAH, RICHARDS WESLEY—New York 7, N. Y.
Attorney of Record for Gen. Acc.
Fire & Life Assurance Company
99 John Street
- HARRISON, HUGH—Hartford 15, Conn.
Travelers Insurance Company
700 Main Street
- HARDIE, THORNTON—El Paso, Tex.
Jones, Hardie, Grambling & Howell
Bassett Tower
Box 153
- HARDIN, CALVIN EVANS, JR.—Baton Rouge 6, La.
Durett & Hardin
Louisiana National Bank Bldg.
- *HARGRAVE, HERBERT W. J.—New York, N. Y.
Hargrave, Elbert & Mole
68 William Street
- HARPER, H. C.—Sioux City 15, Iowa
Harper, Sinclair, Gleysteen & Nelson
612-620 Trimble Building
- HARRINGTON, MARK H.—Denver 2, Colo.
Shutran, Robinson & Harrington
812 The Equitable Building
- HARRIS, WALTER W.—Scranton, Pa.
O'Malley, Hill, Harris & Harris
Scranton Electric Building
- *HARRISON, WALTER V.—Baltimore 2, Md.
1200 Mercantile Trust Building
- HART, LAWRENCE E.—Madison 3, Wis.
Wilkie, Toebaas, Hart & Jackman
111 South Hamilton Street
- HARTMAN, CHARLES C.—Baltimore 3, Md.
New Amsterdam Casualty Co.
227 St. Paul Street
- HARTSHORN, EDWIN S.—Asheville, N. C.
706 Public Service Building
- HARVEY, THOMAS P.—Hartford 15, Conn.
Travelers Insurance Company
700 Main Street
- HASSETT, WM. D.—Buffalo 2, N. Y.
Rann, Brown, Sturtevant & Kelly
440 M & T Building
- HAVIGHURST, JAMES W.—Cleveland 14, Ohio
Thompson, Hine & Flory
1122 Guardian Building
- HAWKINS, KENNETH B.—Chicago 4, Ill.
Cassels, Potter & Bentley
1060 The Rookery
- HAWORTH, HORACE S.—High Point, N. C.
Roberson, Haworth & Reese
Wachovia Bank & Trust Co. Bldg.
- HAWKHURST, RALPH R.—Chicago, Ill.
Hawkhurst, Dawson & Hoban
1 North LaSalle Street
- HAYES, GERALD P.—Milwaukee 2, Wis.
Bendinger, Hayes & Kluwin
735 North Water Street
- HEAFEY, EDWIN A.—Oakland 12, California
Clark & Heafey
1102 Latham Square Building
- HEALY, T. J.—New York, N. Y.
Duncan & Mount
27 William Street
- HEARD, MANNING W.—Hartford, Conn.
690 Asylum Avenue
- HEBERT, FELIX—Providence, R. I.
Suite 702, Turks Head Building
- HECKER, HAROLD F.—St. Louis 1, Mo.
Walther, Hecker & Walther
1316 Mississippi Valley Trust Building
506 Olive Street
- *HEFFERNAN, HENRY J.—Augusta, Ga.
Marion Building
- HEFT, CARROLL R.—Racine, Wis.
Beck, Heft & DuRocher
201 Sixth Street
- HEIDELBERG, R. W.—Hattiesburg, Miss.
Heidelberg & Roberts
5th Floor, Citizens Bank Building
- HEILMAN, FERDINAND D.—Saginaw, Mich.
Heilman & Purcell
Bearinger Building
- HEISKELL, A. LONGSTREET—Memphis, Tenn.
Shepherd, Owen & Heiskell
Suite 2012, Sterick Building
- *HEMRY, LESLIE P.—Boston 16, Mass.
American Mutual Lia. Ins. Co..
142 Berkeley Street
- HENDERSON, EDWARD—Ventura, California
208 Bank of America Building
- HENDERSON, JOSEPH W.—Philadelphia 2, Pa.
Rawle & Henderson
1910 Packard Building
- HENDRICK, LEON F.—Jackson, Miss.
Standard Life Building
- HENECHAN, GEORGE E.—St. Louis 2, Mo.
Bishop, Claiborne & Heneghan
418 Olive Street
- HENGST, JAMES M.—Columbus 15, Ohio
Hengst & Trantham
Room 1035
17 South High Street
- HENLEY, WILLIAM S.—Hazelhurst, Miss.
Henley, Jones & Woodliff
Box 509
- HENNINGER, ZENO F.—Butler, Pa.
Henninger, Ehrman & Shumaker
6 W. Diamond Street

- HENRY, DOUGLAS—Nashville, Tenn.
Tyne, Peebles, Henry & Tyne
National Building
- HENRY, E. A.—Little Rock, Ark.
Barber, Henry & Thurman
1408-12 Donaghey Building
- HENRY, JOHN A.—Chicago 5, Ill.
Continental Casualty Company
910 S. Michigan Avenue
- HENSEL, EUGENE L.—Columbus, Ohio
8 East Long Street
- HEYL, CLARENCE W.—Peoria 2, Ill.
809 Central National Bank Building
- HIGBEE, W. BROWN—Uniontown, Pa.
Higbee, Lewellyn & Higbee
604 Second National Bank Building
- HIGGINS, GROVE LAWRENCE—Syracuse 2, N. Y.
Higgins, Kelsen, O'Hara & Young
441 Onondago County Savings Bank Building
- HIGHTOWER, H. G.—Cincinnati 2, Ohio
Hightower & O'Brien
1008 Fourth National Bank Building
- *HILDEBRAND, RAYMOND—Glendive, Mont
Hildebrand & Warren
- HINES, LEON L.—Benkelman, Neb.
- HINSHAW, JOSEPH—Chicago 2, Ill.
Hinshaw & Culbertson
1 North LaSalle Street
- HITESHEW, H. O.—Parkersburg, W. Va.
Russell, HitesheW & Adams
Box 510
- HOBSON, J. P. JR.—Pikeville, Ky.
Harman & Hobson
First National Bank Building
- HOBSON, ROBERT P.—Louisville 2, Ky.
Woodward, Dawson, Hobson & Fulton
1805-26 Kentucky Home Life Building
- HOCKER, LON, JR.—St. Louis 1, Mo.
Jones, Hocker, Gladney & Grand
407 N. 8th Street
- HOCKER, LON O.—St. Louis 1, Mo.
Jones, Hocker, Gladney & Grand
407 N. 8th Street
- HODGES, EARL S.—Springfield, Ill.
601-4 Leland Office Building
- HOFFMAN, WALTER E.—Norfolk 10, Va.
Breedon & Hoffman
1107-13 Natl. Bank of Com. Building
- *HOLLAND, FRED N.—Denver, Colo.
Berman & Holland
University Building
- HOLLAND, ROBERT B.—Dallas 1, Texas
Strasburger, Price, Holland, Kelton & Miller
300 Gulf States Building
- HOLMAN, B. E.—Fayetteville, Tenn.
Holman & Holman
Northeast Corner Public Square
- HOLMES, ARTHUR C.—Baltimore 3, Md.
United States Fidelity & Guaranty Company
Calvert & Redwood Streets
- HOLMES, GEORGE MAYNARD—Aberdeen, Miss
McFarland & Holmes
133 East Commerce Street
- HOLT, FRANCIS M.—Jacksonville 1, Fla.
Marks, Marks, Holt, Gray & Yates
1321 Graham Building
- HOLT, PARKER—Fort Myers, Fla.
Henderson, Franklin, Starnes & Holt
Collier Building, Box 1111
- HOOPES, C. A.—Marysville, Ohio
Hoopes, Sanders & Hoopes
127½ West Fifth Street, Box 186
- HORN, CLINTON M.—Cleveland 13, Ohio
McKeehan, Merrick, Arter & Stewart
28th Floor, Terminal Tower
- HORNER, J. M. JR.—Asheville, N. C.
708 Jackson Building
- HOWELL, CHARLES COOK—Jacksonville 2, Fla.
Howell, McCarthy, Lane & Howell
601 Atlantic National Bank Building
- HOWELL, CHARLES COOK, JR.—Jacksonville 2, Fla.
Howell, McCarthy, Lane & Howell
601 Atlantic National Bank Building
- HOWELL, CHARLES M., JR.—Kansas City 6, Mo.
Howell, Jacobs & Howell
1115 Commerce Building
- HOWELL, WILLIAM D.—Cleveland, Ohio
Howell, Roberts & Duncan
1026 Guardian Building
- HUBBARD, MOSES G., JR.—Utica, N. Y.
Fuller, Brown, Hubbard & Felt
First National Bank Building
- HUDSON, DOUGLAS—Fort Scott, Kan.
Marble Building
- HUDSON, ROBERTS P.—Saulte Ste. Marie, Mich
Hudson & Coates
308-311 Adams Building
- HUGHES, JAMES W.—Los Angeles 54, Cal.
Farmers Automobile Ins. Exchange
4680 Wilshire Blvd.
- HUGHES, JOHN H.—Syracuse 2, N. Y.
MacKenzie, Smith & Michell
Onondaga County Savings Bank Bldg
- HUGUS, WRIGHT—Wheeling, W. Va.
Schmidt, Hugus & Laas
Central Union Trust Building
- HULEN, MRS. ELIZABETH—Jackson 105, Miss.
Watkins & Eager
Standard Life Building

HULL, JAMES M., JR.—Augusta, Ga.
Hull, Barrett, Willingham & Towill
1015-1021 Southern Finance Building

HUNT, CHARLES L.—Concordia, Kas.
Hunt & Baldwin
202½ West Sixth Street

HUNT, JOHN H.—Topeka, Kansas
Wheeler, Brewster, Hunt & Goodell
Columbian Building

HUNT, ROLLO F.—Duluth 2, Minn.
Hunt, Palmer & Hood
800 Lonsdale Building

HUNTER, JAY T.—Peoria 2, Ill.
Hunter, Kavanagh, McLaughlin & Bond
718 Commercial National Bank Building

HUTCHINS, FRED S.—Winston-Salem, N. C.
Hutchins & Parker
Wachovia Bank Building

HUTSON, CHAS. T.—Seattle 4, Wash.
Ballinger, Hutson & Boldt
Hoge Building

HUTTON, WILLIAM E.—Denver 1, Colo.
The Capitol Life Insurance Company
Capitol Life Building
P. O. Box 1200

HYMAN, WILLIAM A.—New York 7, N. Y.
111 Fulton Street

HYNES, JOHN F.—Des Moines 7, Iowa
Employers Mutual Casualty Company
210 7th Street

I

INGLE, JOHN J.—Winston-Salem, N. C.
Ingle, Rucker & Ingle
Wachovia Bank Building

IRVINE, JOHN E.—Steubenville, Ohio
Smith, Francis & Irvine
Sinclair Building

J

JACKSON, FORREST B.—Jackson 102, Miss.
Jackson & Young
Century Building, P. O. Box 124

JACKSON, H. CLAIR—Kalamazoo 8, Mich.
Jackson, Fitzgerald & Dalm
219 West Lovell Street

JACKSON, J. KIRKMAN—Birmingham 3, Ala.
Jackson, Rives & Pettus
Massey Building

JACKSON, THOMAS B.—Charleston, W. Va.
Brown, Jackson & Knight
Kanawha Valley Building

JACKSON, WILLIAM H.—Tampa 1, Fla.
McKay, Macfarlane, Jackson & Ferguson
P. O. Box 1531
First National Bank Building

*JACOBSON, HOWARD H.—Toledo, Ohio
Farber & Cochrane
Spitzer Building

JAINSEN, WILSON C.—Hartford, Conn.
Hartford Acc. & Ind. Co..
690 Asylum Street

JAMES, CHARLES V.—Norwich, Conn.
Brown & James
303 Thayer Building

JAMES, J. B.—Greenville, N. C.
109 W. Third Street
Box 53

JAMES, MURRAY G.—Wilmington, N. C.
Carr, James & Carr
609 Murchison Building

JAMESON, W. J.—Billings, Mont.
Coleman, Jameson & Lamey
Electric Building, Box 2109

JAMISON, ROBERT H.—Cleveland 14, Ohio
Garfield, Baldwin, Jamison, Hope & Ulrich
1425 Guardian Building

JANUARY, SAMUEL M.—Denver 2, Colo.
January & Yegge
604 Equitable Building

JARRETT, JOSEPH W.—Los Angeles, Calif.
Hon & Jarrett
Pacific National Building
315 West 9th Street

JENNINGS, CLAYTON F.—Lansing 8, Mich.
Shields, Ballard, Jennings & Taber
1400 Olds Tower Building

JENNINGS, DALE C.—Pittsburgh 19, Pa.
1101 Berger Building

JOHNSON, CHARLES EDWARD—Oklahoma City 2, Okla.
Embry, Johnson, Crowe, Tolbert & Shelton
640 First National Bank Building

JOHNSON, E. M.—Lumberton, N. C.
Johnson & Timberlake
Johnson Building, Box 1097

JOHNSON, F. CARTER, JR.—New Orleans 12, La.
Porteous & Johnson
American Bank Building

JOHNSON, HAROLD A.—Detroit 26, Mich.
Standard Accident Insurance Company
640 Temple Avenue

JOHNSON, LOWELL R.—Kansas City, Mo.
Johnson & Davis
412 Commerce Building

JOHNSON, RUSSELL V.—Oklahoma City 2, Okla.
Miley, Hoffman, France & Johnson
1706 First National Building

JOHNSTON, JOHN E.—Greenville, S. C.
Franklin National Life Building

JONES, C. BAXTER—Macon, Ga.
Jones, Jones & Sparks
1007-1020 Persons Building

JONES, DEVANE KING—Tuscaloosa, Ala.
Jones, Dominick & McEachin
Alston Building

JONES, JOSEPH MERRICK—New Orleans 12, La.
Jones, Flanders, Waechter & Walker
842 Canal Building

JONES, L. BARRETT—Jackson 113, Miss.
Jones & Ray
Lamar Building

JORDAN, BIRKETT F.—Gainesville, Fla.
Jordan, Lazonby & Dell
Baird Office Building

JORDAN, JOHN Y., JR.—Asheville, N. C.
Jordan & Horner
Jackson Building

K

KADYK, DAVID J.—Chicago 3, Ill.
Lord, Bissell & Kadyk
135 South LaSalle Street

KAHIN, GEORGE—Seattle 4, Wash.
Kahin & Carmody
Central Building

KAHRS, WILLIAM A.—Wichita 2, Kansas
Cowan, Kahrs & Nelson
624 Fourth National Bank Building

KAMMER, ALFRED CHARLES—New Orleans 12, La.
Rosen, Kammer, Wolff, Hopkins & Burke
Hibernia Bank Building

KARR, DAY—Seattle 1, Wash.
Karr, Karr & Tuttle
Room 1210, 1411 4th Avenue Building

KARR, PAYNE—Seattle 1, Wash.
Karr, Karr & Tuttle
Room 1210, 1411 4th Avenue Building

KEARNEY, J. L.—Los Angeles 15, Cal.
Standard Oil Building

KEARNEY, WILLIAM JAMES, JR.—New Orleans 12, La.
Christovich & Kearney
American Bank Building

KEARSLEY, HERBERT J.—Boston 9, Mass.
Manager, New England Claim Dept. London
Guarantee & Acc. Co. and Phoenix Ind. Co.
141 Milk Street

KEEN, J. VELMA—Tallahassee, Fla.
Keen & Allen
Rose Printing Company Bldg.

KEENAN, THOMAS W.—Shenandoah, Iowa
Keenan & Clovis
Box 3

KEENON, R. W.—Lexington 15, Ky.
Keenon, Huguelet & Odear
504 Security Trust Company

KELLER, A. BRUCE—Pittsburg, Kan.
Keller, Malcolm & Burnett
National Bank Building

KELLER, PAUL E.—Chicago 90, Ill.
Benefit Association of Railway Employees
P. O. Box 790
901 Montrose Avenue

KELLEY, DEAN W.—Lansing, Mich.
Kelley, Sessions & Kelley
326 Mutual Building

KELLEY, JAMES E.—St. Paul 2, Minn.
Bundlie, Kelley, Finley & Maun
425 Hamm Building

KELLEY, THOMAS D.—Kansas City 6, Mo.
500 Insurance Exchange Building

*KELLY, AMBROSE B.—Chicago 11, Ill.
American Mutual Reinsurance Co
919 North Michigan Avenue

KELLY, F. M.—Kingsport, Tenn.
Kelly, Penn & Hunter

KELLY, FRED H.—Mattoon, Ill.
Craig & Craig
1803 Broadway

KELLY, WILLIAM A.—Akron 8, Ohio
Wise, Roetzel, Maxon, Kelly & Andress
1110 First Central Tower

KEMPER, W. L.—Houston 2, Texas
Kemper & Cramer
Shell Building

KENLINE, H. C.—Dubuque, Iowa
Kenline, Roedell & Hoffman
Bank & Insurance Building

KENNEDY, FRANK H.—Charlotte 2, N. C.
706-10 Law Building

KENNEDY, HAYES—Chicago 4, Ill.
Ryan, Condon & Livingston
Room 983, 231 South LaSalle Street

KERNAN, WARNICK J.—Utica 2, N. Y.
Kernan & Kernan
Devereaux Block

KERR, NELSON R.—Baltimore 3, Md.
Attorney, New Amsterdam Cas. Co.
227 St. Paul Place

KETTERER, JOHN G.—Canton 2, Ohio
Lynch, Day, Lynch, Cope & Ketterer
1110 First National Bank Building

KIGHTLINGER, PAUL E.—Warren, Ohio
301-2 Union Savings & Trust Bldg.

KING, ALVIN O.—Lake Charles, La.
McCoy & King
515 Weber Building

KING, BERT—Wichita Falls, Tex.
King, Dawson & Jones
1103-6 City National Building

KING, EARL—Memphis, Tenn.
King & King
1st National Bank Building

KING, JOHN C.—Chicago 5, Ill.
Continental Casualty Company
910 South Michigan Avenue

- KING, OLIVER K.—White Plains, N. Y.
Peoples Bank Building
- KIPLINGER, JOHN H.—Rushville, Ind.
American National Bank Building
- KISSAM, LEO T.—New York City 5
Gary, Desvernine & Kissam
63 Wall Street
- KISTNER, JOHN R.—Cleveland, Ohio
1128 Leader Building
- KITCH, JOHN R.—Chicago 3, Ill.
General Counsel, Security Mutual Cas. Co.
105 South LaSalle St., Borland Bldg.
- KITTRELL, R. G.—Henderson, N.C.
Perry & Kittrell
Law Building
- KIVETT, AUSTIN W.—Milwaukee 3, Wis.
Dougherty, Arnold & Kivett
Empire Building
- KLAW, ABEL—Wilmington, Del.
DuPont Building
1616 Walnut Street, Philadelphia, Pa.
- KLEIN, RICHARD HENRY—Sunbury, Pa.
230 Market Street
- KLOHR, PHILIP C.—Chicago 3, Ill.
Klohr & Merrick
105 South LaSalle Street
- KLOSTERMEYER, HOWARD R.—Charleston 21, W. Va.
Spilman, Thomas & Battle
Room 1101, Kanawha Banking & Trust Bldg.
- KLUWIN, JOHN A.—Milwaukee 2, Wis.
Bendinger, Hayes & Kluwin
735 N. Water Street
- KNEPPER, WILLIAM E.—Columbus 15, Ohio
Knepper, White & Dempsey
5 East Long Street
- KNIGHT, DEWEY—Miami 32, Fla.
Knight, Underwood & Cullen
1117 Ingraham Building
- KNIGHT, HARRY S.—Sunbury, Pa.
Bittner Trust Building
- KNIGHT, WILLIAM D.—Rockford, Ill.
Forest City National Bank Building
- KNOWLES, WILLIAM F.—Kansas City 6, Mo.
Sprinkle & Knowles
Suite 515, Lathrop Building
- KNUDSON, BENNETT O.—Albert Lea, Minn.
Meighen, Knudson & Sturtz
First National Bank Building
- KOCH, ROSCOE R.—Philadelphia 1, Pa.
Asst. Gen. Counsel, Insurance Co. of N. A.
1600 Arch Street
- KOONTZ, PAUL G.—Kansas City 6, Mo.
Warrick, Koontz & Hazard
1415 Commerce Building
- KOTTGEN, HECTOR—New York 7, N. Y.
General Reinsurance Corporation
90 John Street
- KRAMER, DONALD W.—Binghamton, New York
Kramer, Night & Wales
Security Mutual Bldg.
- KRISTELLER, LIONEL P.—Newark 2, N. J.
Kristeller & Zucker
744 Broad Street
- KUHNS, BARTON H.—Omaha 2, Neb.
Finlayson, McKie & Kuhns
800-807 First National Bank Building
- L
- LABRUM, J. HARRY—Philadelphia 2, Pa.
Conlen, LaBrum & Beechwood
1507 Packard Building
- LACEY, RALPH B.—Detroit 26, Mich.
Lacey, Scroggie, Dilworth, Lacey & Buchanan
Dime Building
- LACOSTE, ROGER—Montreal 1, Canada
Lacoste & Lacoste
221 St. James Street, West
- LAMB, EDWARD H.—Rochester 4, N. Y.
Webster, Lamb & Webster
719 Union Trust Building
- LAMFROM, LEON B.—Milwaukee 2, Wis.
Lamfrom, Tighe, Engelhard & Peck
Bankers Building
- LAMKIN, E. T.—Monroe, La.
McHenry, Lamkin & Snellings
Box 1663, Bernhardt Building
- LANCASTER, J. L.—Dallas, Texas
Robertson, Leachman, Payne, Gardere &
Lancaster
505 Republic Bank Building
- LANDIS, M. L.—Van Wert, Ohio
Counsel, Central Manufacturers' Mutual Ins. Co.
857 S. Washington Street
- LANE, COLLIS GUNDY—Columbus, Ohio
16 East Broad Street
- LANG, SYLVAN—San Antonio 5, Texas
Lang, Byrd, Cross & Ladon
2417 Transit Tower
- LANGDALE, HARLEY—Valdosta, Ga.
Langdale, Smith & Tillman
106 W. Hill Avenue
- LAWS, ARTHUR H.—Denver 2, Col.
Bancroft, Blood & Laws
Suite 728 University Building
- LAWTON, JAMES F.—Boston, Mass.
Scannell, Webber, Lawton & Rooney
260 Tremont Street
- LAYMAN, J. R.—Elizabethtown, Ky.
Layman & Layman

- LAYMON, PAUL E.—Detroit 32, Mich.
640 Temple Avenue
- LAZONBY, J. LANCE—Gainesville, Fla.
Jordan, Lazonby & Dell
Baird Office Building
- LEAHY, JOHN S.—St. Louis 2, Mo.
Leahy & Leahy
1105 Commerce Building, 418 Olive St.
- *LEAHY, JOHN S., JR.—St. Louis 2, Mo.
Leahy & Leahy
1105 Commerce Building, 418 Olive St.
- LEE, DAVID F.—Norwich, N. Y.
Lee, Gallagher & Lee
23 N. Broad Street
- *LEEDOM, BOYD—Rapid City, S. D.
Phillip, Leedom & Tom Eastman
First National Bank Building
- LEFTWICH, CHARLES W.—Columbus 16, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street
- LEPINE, ABRAHAM—Tuscon, Ariz.
4225 East Whittier
- LEROY, J. HENRY—Elizabeth City, N. C.
Carolina Building, Box 298
- LESEMANN, RALPH F.—East St. Louis, Ill.
Baker, Lesemann, Kagy & Wagner
511-521 Murphy Building
- LEVI, CLYDE R.—Ashland, Ky.
Professional Arts Building
- LEVIN, SAMUEL—Chicago 4, Ill.
231 South LaSalle Street
- LEVINE, CHARLES T., III—Baltimore 2, Md.
LeViness & Duckett
1412 Munsey Building
- LEVIT, BERT W.—San Francisco 4, Cal.
Long & Levit
Merchants Exchange Building
- LEVY, ADRIAN F.—Galveston, Tex.
Levy & Levy
United States National Bank Building
- *LEVY, LEONARD B.—New Orleans 12, La.
Dufour, St. Paul & Levy
Canal Building
- LEWIS, R. K.—West Palm Beach, Fla.
Earnest, Lewis & Smith
Guaranty Building
- LIDDON, WALKER—Fort Pierce, Fla.
Liddon & Fee
205 S. Second Street
- LILLY, A. J.—Baltimore 3, Md.
Maryland Casualty Company
- LIMBACH, ARTHUR L.—New Philadelphia, Ohio
Fisher, Limbach, Smith & Renner
The Ohio Savings & Trust Building
- LIPSCOMB, HUBERT S.—Jackson 109, Miss.
Millsaps Building
- LIPSCOMB, THOMAS E.—Cleveland 14, Ohio
Thompson, Hine & Flory
Guardian Building
- LIPSCOMB, WILLIAM—Dallas 1, Texas
Malone, Lipscomb, Seay & Shuford
508-514 Southland Life Building
- LITTLETON, OLIVER W.—Baltimore 3, Md.
Att'y., Claim Dept., Fidelity & Dep. Co. of Md
Fidelity Building
- LLOYD, FRANK T., JR.—Camden, N. J.
Start, Summerill & Lloyd
S. W. 4th & Market Streets
- LLOYD, L. DUNCAN—Chicago 3, Ill.
Lord, Bissell & Kadyk
135 South LaSalle Street
- LOCKE, C. H., K. C.—Vancouver, B. C.
Locke, Lane, Guild & Sheppard
703 Rogers Building
- LOCKE, L. J.—Chicago 5, Ill.
Continental Casualty Company
910 South Michigan Avenue
- LONG, STANLEY B.—Seattle, Wash.
Bogle, Bogle & Gates
603 Central Building
- LOOMIS, OLIVER M.—South Bend 8, Ind.
417 Odd Fellows Building
- LORD, JOHN S.—Chicago 3, Ill.
Lord, Bissell & Kadyk
135 South LaSalle Street
- LOVE, F. C.—Oklahoma City 2, Okla.
Embry, Johnson, Crowe, Tolbert & Shelton
640 First National Building
- LOWE, R. E.—Spokane 8, Wash.
Paine, Lowe & Coffin
622 Spokane & Eastern Building
- LOWTHER, W. E.—New York 3, N. Y.
Phoenix-London Group
55 Fifth Avenue
- LUCAS, WILDER—St. Louis, Mo.
Sullivan, Finley & Lucas
1515 Ambassador Building
- LUCE, ROBERT T.—Chicago, Ill.
208 South LaSalle Street
- LUHN, JOHN A.—Baltimore 3, Md.
V.-P. & General Attorney, Fidelity & Deposit
Co. of Maryland and American Bonding Co
of Baltimore
Fidelity Building
- LUSK, JOHN A. JR.—Gadsden, Ala.
Lusk & Burns
First National Bank Building
- LYON, CLIFFORD S.—Holyoke, Mass.
Lyon, Green, Whitmore & Brooks
56 Suffolk Street

M

MACCARTER, WILLIAM J., JR.—Chester, Pa.
Crozer Building

- MACNAMARA, H. S.**—Chicago, Ill.
Asst. Gen. Counsel, Federal Life Ins. Co.
168 North Michigan Avenue
- MADDIN, JOHN KEITH**—Nashville 3, Tenn.
Maddin, Bailey & Powell
Nashville Trust Building
- MADISON, GEORGE T.**—Bastrop, La.
Madison, Madison & Files
P. O. Box 510
- MADISON, J. G.**—Tuscaloosa, Ala.
Foster, Rice Madison & Rosenfeld
- MAGUIRE, RAYMER F.**—Orlando, Fla.
Maguire, Voorhis & Wells
Florida Bank Building
- MAHONEY, GEOFFREY P.**—Minneapolis 2, Minn.
2120 Rand Tower
- MAHONEY, WILLIAM B.**—Portland 3, Maine
120 Exchange Street
- MALONE, RALPH WALDO**—Dallas 1, Texas
Malone, Lipscomb, Seay & Shuford
508-514 Southland Life Building
- MANGIN, WILLIAM B.**—Syracuse 2, N. Y.
Brown, Mangin & O'Connor
1603 State Tower
- *MANIER, MILLER**—Nashville 3, Tenn.
Manier & Crouch
Baxter Building
- MANIER, WILL R., JR.**—Nashville 3, Tenn.
Manier & Crouch
Baxter Building
- MANN, FRANK C.**—Springfield, Mo.
Mann & Mann
910 Landers Building
- MANSFIELD, WALTER A.**—Detroit 26, Mich.
909-10 Lafayette Building
- MARBLE, HARRY E.**—Cincinnati, Ohio
Marble & Vordenberg
Union Central Building
- MARCHAL, VERNON L.**—Greenville, Ohio
Marchal & Tillman
140 West 4th Street
- MARCUS, DAVID C.**—Beaumont, Texas
Marcus, Carrington & Weller
Goodhue Building
- MARKEL, EDWIN C.**—Philadelphia 5, Pa.
Gen. Atty. Gen. Acc. Fire & Life Assur. Corp.
414 Walnut Street
- MARKHAM, J. HENSON**—Jacksonville 1, Fla.
Osborne, Copp & Markham
Barnett National Bank Bldg.
P. O. Box 537
- MARKLEY, EDWARD A.**—Jersey City 3, N. J.
Collins & Corbin
1 Exchange Place
- MARKS, SAM R.**—Jacksonville 1, Fla.
Marks, Marks, Holt, Gray & Yates
1321 Graham Building
- MARKS, SUMTER D.**—New Orleans 12, La.
Phelps, Dunbar, Marks & Claverie
United Fruit Building
- MARRINER, RUFUS S.**—Washington, Pa.
Marriner & Wiley
Washington Trust Building
- MARRYOTT, FRANKLIN J.**—Boston 17, Mass.
Liberty Mutual Insurance Company
175 Berkeley Street
- MARSHALL, E. A.**—Huntington 9, W. Va.
Fitzpatrick, Strickling & Marshall
First Huntington National Bank Building
- MARSHALL, LESTER B.**—Chicago 3, Ill.
135 South LaSalle Street
- MARSHALL, REMBERT**—Atlanta, Ga.
Neely, Marshall & Greene
1040 Hurt Building
- MARTIN, CLARENCE E.**—Martinsburg, W. Va.
Martin & Seibert
The Peoples Trust Building
- *MARTIN, FRANK J.**—Gadsden, Ala.
Hood, Inzer, Martin & Suttle
American National Bank Bldg.
- MARTIN, FRED E.**—Norfolk, Va.
301 Dean Building
201 Plume Street
- MARTIN, GEORGE D.**—Lancaster, Ohio
Beck, Drinkel & Martin
Farmers & Citizens Bank Building
- MARTIN, JOHN B.**—Philadelphia 10, Pa.
Duade, Morris & Heckscher
1617 Land Title Building
- MARTIN, WILLIAM FRANCIS**—New York 4, N. Y.
30 Broad Street
- MARTIN, WILLIAM LOGAN**—Birmingham 3, Ala.
Martin, Turner & McWhorter
600 North 18th Street
- MASON, STEVENS T.**—Detroit 26, Mich.
Mason, Davidson, Parker & Wardle
2034 National Bank Building
- MASON, WILLIAM CLARKE**—Philadelphia, Pa.
Morgan, Lewis & Bockius
2107 Fidelity-Philadelphia Trust Building
123 South Broad Street
- MASTERS, RICHARD C.**—Lansing 3, Mich.
Vice-President & Asst. Gen. Counsel
Auto-Owners Insurance Company
615 North Capitol Avenue
- MATHEWS, JOHN ELIE**—Jacksonville, Fla.
1001 Florida Bank Building
- MATTHEWS, WM. M.**—Dayton 2, Ohio
Matthews & Altick
25 North Main Street

- MATTHIAS, RUSSELL H.—Chicago 2, Ill.
Ekern, Meyers & Matthias
1 North LaSalle Street
- MATZ, EDMUND L.—Bellaire, Ohio
First National Bank Building
- MAURICE, STEWART—New York 6, N. Y.
149 Broadway
- MAWHINNEY, DONALD M.—Syracuse 1, N. Y.
Hiscock, Cowie, Bruce, Lee & Mawhinney
300 First Trust & Deposit Company
- MAY, ALBERT E.—Omaha 2, Neb.
Swart, May & Royce
705 Keeline Building
- MAY, JAMES B.—New York 5, N. Y.
American Surety Company
100 Broadway
- MAY, JOHN G., JR.—Richmond 19, Va.
May, Simpkins, Young & Rudd
Mutual Building
- MAY, PHILIP S.—Jacksonville 2, Fla.
Crawford & May
1106 Lynch Building
- MAY, RALPH J.—Oklahoma City 2, Okla.
Bulla & May
460 First National Building
- MAYER, CHARLES L.—Shreveport, La.
Jackson & Mayer
1030 Giddens Lane Building
- MAYNE, WALTER R.—St. Louis 1, Mo.
Fordyce, White, Mayne, Williams & Hartmar
506 Olive Street
- MAYS, DAVID J.—Richmond 19, Va.
Tucker, Mays, Cabell & Moore
1407 State Planters Bank Building
- MEAD, J. S.—Birmingham 3, Ala.
Davies & Mead
512 Jackson Building
- MEADER, HENRY C.—Montgomery 4, Ala.
Mead, Jones & Murray
906-10 First National Bank Building
- MEAGHER, I. E.—Minneapolis 2, Minn.
Meagher & Geer
1006 First National Soo-Line Building
- *MEHAFFY, JAMES W.—Houston, Texas
Baker, Botts, Andrews & Wharton
Esperson Building
- MEHIGAN, IRVING PATRICK—Milwaukee 2, Wis.
Burns & Mehigan
208 E. Wisconsin Avenue
- MENDES, WILLIAM B.—New York, N. Y.
Duncan & Mount
27 William Street
- MERCIER, LUCIEN H.—Washington 5, D. C.
401-3 Metropolitan Bank Building
- MERLEY, K. L.—Chicago, Ill.
Asst. Counsel, Federal Life Insurance Co.
168 N. Michigan Ave.
- MERRICK, HUBERT C.—Chicago 3, Ill.
Klohr & Merrick
105 South LaSalle Street
- MERRELL, C. F.—Indianapolis 4, Ind.
Slaymaker, Merrell, Locke & Reynolds
Consolidated Building
- MERRILL, HUGH D.—Anniston, Ala.
Merrill, Merrill & Vardaman
Commercial National Bank Building
Box 286
- MERRILL, HUGH D. JR.—Anniston, Ala.
Merrill, Merrill & Vardaman
Commercial National Bank Bldg., Box 286
- MERRITT, RICHARD H.—Pensacola, Fla.
Merritt & Newberry
- MERSHON, M. L.—Miami 8, Fla.
Evans, Mershon & Sawyer
Box 1390
- MEYERS, ALLEN—Topeka, Kas.
Meyers, Marshall & Else
New England Building
- MICHAELS, WILLIAM C.—Kansas City 6, Mo.
Michaels, Blackmar, Newkirk, Eager & Swanson
906 Commerce Building
- MIDDLEBROOKS, GROVER—Atlanta 3, Ga.
1324 William-Oliver Building
- MILAM, ARTHUR Y.—Jacksonville 1, Fla.
Milam, McIlvaine & Milam
1211 Greenleaf Building
- *MILEY, MORTIMER B.—Minneapolis 2, Minn.
Nicollet at 24th
- MILLER, ALEX M.—Des Moines 9, Iowa
Miller, Huebner & Miller
Equitable Building
- MILLER, CHARLES CARROLL—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building
- MILLER, DALE F.—Columbus 15, Ohio
Knepper, White & Dempsey
5 East Long Street
- MILLER, JOHN L.—Pittsburgh 19, Pa.
Duff, Scott & Smith
815 Berger Building
- MILLER, J. WESTON—Springfield, Mo.
926 Woodruff Building
- MILLER, OLIVER H.—Des Moines, Iowa
Suite 403, Equitable Building
- MILLER, VAUGHN—Chattanooga 2, Tenn.
Miller, Miller & Martin
Volunteer Building
- MILLS, BALLINGER—Galveston, Tex.
Terry, Calvin & Mills
Union Station Building

- MILTON, CHARLES C.—Worcester 8, Mass.
Parker, Milton & Riley
State Mutual Building
340 Main Street
- MITCHELL, JAMES E.—Bangor, Maine
Eastern Trust Building
- MONNET, CLAUDE—Oklahoma City 2, Okla.
Ames, Monnet, Hayes & Brown
First National Building
- MONTAGUE, J. E.—Duluth, Minn.
Abbott, MacPherran, Dancer & Montague
1000 Alworth Building
- MONTGOMERY, RICHARD B., JR.—New Orleans 12, La
Montgomery, Fenner & Brown
1103-6 Maritime Building
- MOORE, ALVIN O.—Chattanooga 2, Tenn.
Williams, Frierson, Reynolds & Moore
707 Chattanooga Bank Building
- MOORE, BENJAMIN ALLSTON—Charleston 3, S. C.
Moore & Mouzon
One Broad Street
- MOORE, GEORGE J.—Malone, N. Y.
Moore, Herron & Lawler
55 West Main Street
- MOORE, HARRY FRANKLIN—Washington, Pa
Washington Trust Building
- MOORE, JOHN W. D.—Columbus 16, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street
- MOORE, ROBERT M.—Chicago 3, Ill.
Kitch, Moore & Tressler
1200-105 S. LaSalle Street
- MOREHEAD, CHARLES A.—Miami 32, Fla.
Morehead, Pallot & Smith
Ingraham Building
- MORENO, ARTHUR A.—New Orleans 12, La.
Lemle, Moreno & Lemle
Hibernia Bank Building
- MORFORD, JAMES R.—Wilmington 28, Del.
Marvel & Morford
212 Delaware Trust Building
- MORGAN, B. L.—Amarillo, Tex.
Morgan, Culton, Morgan & Britain
Oliver Eakle Building
- MORRIS, CHARLES W.—Louisville 2, Ky.
Morris, Garlove & Goldsmith
Marion E. Taylor Building
- MORRIS, LARRY W.—Houston 2, Texas
Sewell, Taylor, Morris & McGregor
Second National Bank Building
- MORRIS, LESLIE W.—Frankfort, Ky.
Farmers Deposit Bank Building
216 W. Main Street
- MORRIS, STANLEY C.—Charleston 26, W. Va.
Steptoe & Johnson
P. O. Box 1588
- MORSE, RUPERT G.—Kansas City 13, Mo.
Employers Reinsurance Corp.
P. O. Box 2088
- MORTON, R. A. D.—El Paso, Tex.
Suite 555, First National Bank Building
- MOSER, HENRY S.—Chicago 2, Ill.
Sonnenschein, Berkson, Lautmann, Levinson & Morse
77 W. Washington Street
- MOSER, W. EDWIN—St. Louis 2, Mo.
Moser, Marsalek & Dearing
330 Pierce Building
- MOSES, HENRY C.—New York City 5
Moses, Nehrbas & Tyler
20 Pine Street
- MOSMAN, O. C.—Kansas City 6, Mo.
Mosman, Rogers, Bell & Conrad
904 Bryant Building
- *MOUNT, THOMAS F.—Philadelphia, Pa.
Rawle & Henderson
Packard Building
- *MOYSE, HERMAN—Baton Rouge, La.
Laycock & Moyse
Reymond Building
- MUDD, J. P.—Birmingham 3, Ala.
914 Massey Building
- MULVIHILL, ALFRED F.—Chicago 3, Ill.
Zurich Gen. Acc. & Lia. Ins. Co.
135 South LaSalle Street
- MUNGALL, DANIEL—Philadelphia 5, Pa.
General Accident Fire & Life Assur. Corp., Ltd
414 Walnut Street
- MURPHY, DAVID A.—Kansas City 6, Mo.
Harding, Murphy & Tucker
831 Scarritt Building
- MURPHY, JAMES R. (RAY)—New York 7, N. Y.
Association of Casualty & Surety Executives
60 John Street
- MURPHY, JOSEPH B.—Syracuse 2, N. Y.
Murphy, Young & Parsons
1104 State Tower Building
- MURPHY, KENNETH J.—Los Angeles 13, Calif.
Suite 909, Rowan Building
- MURRAY, CLAPHAM, JR.—Baltimore 3, Md.
Maryland Casualty Co.
- MURRAY, GEORGE C.—Sheldon, Iowa
Security Investment Building
- MURRAY, JAMES L.—Indianapolis 4, Ind.
Murray, Mannon, Fairchild & Stewart
Rooms 326-332
8 East Market Street
- MUSE, LEONARD G.—Roanoke 4, Va.
Woods, Rogers, Muse & Walker
306-17 Boxley Building

*MUSGRAVE, EDGAR—Des Moines, Iowa
Whitfield, Musgrave & Selvy
Insurance Exchange Building

MYERS, FRANK HAMMETT—Washington 5, D. C.
Frost, Myers & Towers
723 15th St., N. W.

MYERS, S. P.—Racine, Wis.
Thompson, Myers & Helm
526 Monument Square

Mc

MCALISTER, DAVID I.—Washington, Pa.
63 S. Main Street

McCADDEN, J. E.—Memphis 3, Tenn.
Armstrong, McCadden, Allen, Braden &
Goodman
Commerce Title Building

MCALL, HARRY—New Orleans 12, La.
Chaffe, McCall, Bruns, Toler & Phillips
724 Whitney Building

McCAMEY, HAROLD E.—Pittsburgh, Pa.
Dickie, Robinson & McCamey
Grant Building

McCAMPBELL, H. H. JR.—Knoxville 08, Tenn.
Green, Webb & McCampbell
803 Burwell Building

MCCARTHY, EDWARD JR.—Jacksonville 2, Fla.
Howell, McCarthy, Lane & Howell
601 Atlantic National Bank Building

McCARY, JOE T.—Nashville 3, Tenn.
Hickerson, McCary & Crownover
Third National Bank Bldg.

*McCASLIN, WM. R.—Grand Rapids, Mich.
Alexander, McCaslin, Cholette & Buchanan
10th Floor, Peoples National Bank Building

McCLATCHEY, DEVEREAUX F.—Atlanta 3, Ga.
Smith, Kilpatrick, Cody, Rogers & McClatchey
1045 Hurt Building

McCLENDON, WILLIAM H., JR.—New Orleans 12, La.
St. Clair Adams & Son
602 American Bank Building

McCOMAS, CHARLES H.—Bel Air, Md.

McCOMB, EDGAR—Denver 2, Colo.
McComb, Nordmark & Zarlengo
First National Bank Building

McCONNELL, D. H.—Pittsburgh, Pa.
Law & Finance Building

McCONNELL, F. BRITTON—Los Angeles 15, Cal.
General Counsel, Pacific Employers Insurance
Co. and Unity Mutual Life & Acc. Ins. Co.
1033 South Hope Street

McCONNELL, ROBERT M.—Knoxville 1, Tenn.
Frantz, McConnell & Seymour
Burwell Building

McCORMICK, ROBERT M.—New York City
McCormick, Eckel & McCormick
55 Liberty Street

McCOY, CHARLES A.—Lake Charles, La.
McCoy & King
515 Weber Building

MCDONALD, W. PERCY—Memphis 1, Tenn.
McDonald & McDonald
Commerce Title Building, P. O. Box 123

McELRAEY, JOHN, JR.—New York 7, N. Y.
75 Fulton Street

McFADDIN, JOHN M.—Rockville, Ind.
McFaddin & McFaddin
Rockville National Bank Building

McFALL, JOHN M.—Baltimore 3, Md.
United States Fidelity & Guaranty Co.
Calvert & Redwood Streets

MCGINN, DENIS—Escanaba, Mich.
1103 Escanaba National Bank Building

McGOUGH, PAUL J.—Minneapolis 2, Minn.
Northwestern National Bank Building

*MCGUGIN, DAN E.—Nashville 3, Tenn.
Keeble, Keeble & McGugin
Commerce-Union Bank Building

McGUIRK, JAMES J. JR.—New York City
G. C., Globe Indemnity Co.
150 William Street

McHANEY, POWELL B.—St. Louis 3, Mo.
General American Life Ins. Co.
1501 Locust Street

McILVAINE, EUGENE T.—Jacksonville 1, Fla.
Milam, McIlvaine & Milam
Greenleaf Building

McKAY, JOHN G.—Miami 32, Fla.
McKay, Dixon & DeJarnette
First National Bank Building

McKELVEY, W. R.—Seattle 4, Wash.
Skeel, McKelvey, Henke, Evenson & Uhlmann
Insurance Building

McKENNA, JAMES J.—Chicago 4, Ill.
166 West Jackson Boulevard

McKENNETT, FRED A.—Newark 2, N. J.
830 Broad Street

McKESSON, THEODORE G.—Phoenix, Ariz.
Luhrs Tower

McLAUGHLIN, D. HAYES—New York, N. Y.
99 John Street
The Excess Insurance Co. of America

McLAUGHLIN, EUGENE D.—Peoria 2, Ill.
Hunter, Kavanagh, McLaughlin & Bond
718 Commercial National Bank Building

McLAUGHLIN, JOHN T.—Reno, Nev.
Ayers, Pike & McLaughlin
309 First National Bank Building

McLEAN, DICKSON—Lumberton, N. C.
McLean & Stacy
The National Bank of Lumberton Building
Box 1887

McLEAN, EDWARD D.—Mankato, Minn.
Smith & McLean
402 National Citizens Bank Building

McLENDON, L. P.—Greensboro, N. C.
Brooks, McLendon, Brim & Holderness
Southeastern Building

McLOUGHLIN, JAMES J.—New York 6, N. Y.
111 Broadway

McMURRY, W. F.—Paducah, Ky.
McMurry & Shoup
Citizens Savings Bank Bldg.

McNAMARA, WILLIAM F.—Chicago 3, Ill.
Fidelity & Casualty Company of N. Y.
135 South LaSalle Street

McNEAL, HARLEY J.—Cleveland 13, Ohio
1250 Terminal Tower Building

McNEAL, IRA B.—Sharon, Pa.
Service, McNeal, Cusick & Isenberg
107 East State Street

McNETT, WALTER—Ottumwa, Iowa
McNett, Kuhns & McNett
106 North Market Street

McTIGHE, DESMOND J.—Norristown, Pa.
Fox & McTighe
400 DeKalb Street

McVAY, DON—Leroy, Ohio
General Counsel, Ohio Farmers Ins. Co.

N

NAMAN, W. W.—Waco, Tex.
Naman, Howell & Boswell
Amicable Building

NANGLE, JOHN J.—St. Louis 2, Mo.
Utilities Insurance Company
4th Floor Pierce Building

NASH, FRANCIS M.—Bradford, Pa.
Nash & Mutzabaugh
City Hall

NAUJOKS, HERBERT H.—Chicago 2, Ill.
Ekern, Meyers & Matthias
1 North LaSalle Street

*NAVE, FREDERIC G.—Tucson, Ariz.
Valley National Bank Bldg.

NEALE, BEN M.—Springfield, Mo.
Neale, Newman & Wampler
701-708 Woodruff Building

NEELY, EDGAR A.—Atlanta, Georgia
Neely, Marshall & Greene
1040 Hurt Building

NEELY, ROBERT D.—Omaha, Neb.
Dressler & Neely
Brandeis Theater Building

NELSON, ARTHUR E.—St. Paul 1, Minn.
Nelson & Mohan
1615 Pioneer Building

*NELSON, P. H.—Columbia, S. C.
Nelson, Mullins & Grier
Palmetto Building

NELSON, ROBERT M.—Memphis 3, Tenn.
Columbian Mutual Tower

NESBIT, FRANK F.—Washington 5, D. C.
Metropolitan Bank Building

NEWMAN, DANIEL S.—Pittsburgh 22, Pa.
703 Farmers Bank Building

NEWMAN, HARRISS—Wilmington, N. C.
908 Murchison Building

NICHOLS, HENRY W.—New York 6, N. Y.
Vice-President and General Counsel National
Surety Corporation
4 Albany Street

NICHOLSON, ROBERT J.—Youngstown 3, Ohio
715 Mahoning Bank Building

NICKERSON, PALMER R.—Baltimore 2, Md.
Due, Nickerson & Whiteford
605 Title Building

NIEHAUS, JOHN M.—Chicago 2, Ill.
Miller, Gorham, Wescott & Adams
One North LaSalle Street

NILLES, HERBERT G.—Fargo, N. D.
Nilles, Oehlert & Nilles
504 Black Building

NIX, ABIT—Athens, Ga.
Erwin & Nix
Southern Mutual Building

NOLAN, HENRY G.—Calgary, Alberta, Canada
Hannah, Nolan, Chambers, Might & Saucier
600-603 Lancaster Building

NOLL, ROBERT M.—Marietta, Ohio
Peoples Bank Building

NOONE, CHARLES A.—Chattanooga 2, Tenn.
Suite 603, Chattanooga Bank Building

NORDMARK, GODFREY—Denver 2, Colo.
McComb, Nordmark & Zarlengo
1020 First National Bank Building

NORMANN, FRANK S.—New Orleans 12, La.
Normann & Rouchell
16th Floor, Hibernia Bank Building

NOTNAGEL, LELAND H.—Toledo, Ohio
Marshall, Melhorn, Davies, Wall & Bloch
Nicholas Building

NUGENT, JAMES E.—Kansas City 6, Mo.
Morrison, Nugent, Berger, Hecker & Buck
17th Floor, Bryant Building

NULTON, P. E.—Pittsburg, Kas.
Nulton & Letton
First National Bank Building

NUTTLE, HAROLD C.—Baltimore 3, Md.
Atty. Claim Dept., Fidelity & Deposit Co. of Md
Fidelity Building

O

- O'BRIEN, F. J.—Rochester, Minn.
115 First Avenue, S. W.
- O'BRIEN, MATTHEW J.—Chicago 4, Ill.
O'Brien, Hanrahan & Keogh
3106 Board of Trade Building
- O'CONNOR, JAMES H.—Syracuse 2, N. Y.
Brown, Mangin & O'Connor
1603 State Tower Building
- ODOM, H. TALBOT—Greenwood, Miss.
Box 674
- O'FARRELL, WILLIAM T.—Charleston, W. Va.
Brown, Jackson & Knight
Kanawha Valley Building
- O'HARA, JAMES M.—Utica, New York
309 Foster Building
and 117 W. Dominick Street
Rome, New York
- O'HEARN, JOHN V.—St. Paul, Minn.
Anchor Casualty Company
2700 University Avenue
- O'HERIN, WILLIAM—St. Louis 2, Mo.
Leahy & Leahy
1105 Commerce Building
- OLDS, JAMES—Akron 8, Ohio
(H. A. Waltz & James Olds)
913 Second National Building
- OLIVER, ALLEN—Cape Girardeau, Mo.
Oliver & Oliver
Rooms 402-406 Himmelberger-Harrison Bldg
- OLIVER, RICHARD L.—Los Angeles 14, Cal.
Oliver & Corfman
535 Roosevelt Building
727 W. 7th Street
- O'MALLEY, THOMAS J.—New York, N. Y.
45 John Street
- OMAN, RALPH—Topeka, Kas.
Stone, McClure, Webb, Johnson & Oman
National Bank of Topeka Building
- *O'NEILL, EDWARD T.—Fond du Lac, Wis.
Duffy, Duffy & Hanson
104 S. Main Street
- ORLANDO, SAMUEL P.—Camden, N. J.
709 Market Street
- ORB, CHARLES N.—St. Paul 1, Minn.
Orr, Stark & Kidder
Minnesota Building
- ORB, GEORGE WELLS—New York 7, N. Y.
80 John Street
- OSBORNE, H. P.—Jacksonville 1, Fla.
Osborne, Copp & Markham
1625 Barnett National Bank Building
- OWENS, DEAN—Rome, Ga.
Matthews, Owens & Maddox
13½ East Third Avenue

OWENS, GROVER T.—Little Rock, Ark.
Owens, Ehrman & McHaney
Pyramid Building

P

- PALMER, RAY G.—Duluth 2, Minn.
Hunt, Palmer & Hood
800 Lonsdale Building
- PARKER, ALEXANDER W.—Richmond 19, Va.
Christian, Barton, Parker & Boyd
506 Mutual Building
- PARKER, LEO B.—Kansas City 6, Mo.
Parker & Knipmeyer
900 Waltham Building
- PARNELL, ANDREW W.—Appleton, Wisconsin
Benton, Bosser, Becker & Parnell
115 N. Appleton St.
- PARRISH, J. L., JR.—Des Moines, Iowa
Parrish, Guthrie, Colflesh & O'Brien
902 Register & Tribune Building
- PARRY, R. P.—Twin Falls, Idaho
Parry & Thoman
Fidelity National Bank Building, Box 534
- PATTERSON, J. B.—Wichita 2, Kan.
Hershberger, Patterson & Hook
1301 Union National Bank Building
- PAUSCH, FRED E.—Baltimore 3, Md.
Manager, Bonding Claim Dept.
Maryland Casualty Company
- PEEBLES, JAMES MCADEN—Nashville, Tenn.
Tyne, Peebles, Henry & Tyne
National Building
- PELGRIFT, DELANCEY—Hartford 3, Conn.
Pelgrift, Blumenfeld & Nair
49 Pearl Street
- PENDER, WM. C.—Norfolk 19, Va.
Pender & Robertson
619 Western Union Building
- PENTECOST, F. J.—Henderson, Ky.
Pentecost & Dorsey
300-304 Ohio Valley National Bank Building
- PERRY, BENNETT H.—Henderson, N. C.
Perry & Kittrell
Law Building
- PETERSON, JOHN R.—Chicago, Ill.
Room 146, 910 S. Michigan Avenue
- PETRINI, JAMES—Bakersfield, Calif.
Borton, Petrini, Conron & Borton
Professional Building
- PETTUS, E. W.—Selma, Ala.
Pettus & Fuller
- PFAU, WILLIAM E.—Youngstown 3, Ohio
710-711 Union National Bank Building
- PHELAN, THOMAS N., K.C.—Toronto, Ontario, Can.
Phelan, O'Brien & Phelan
Federal Building

PICKREL, WM. G.—Dayton 2, Ohio
Pickrel, Schaeffer & Ebeling
612-20 The Gas & Electric Building

PIERCE, CALYTON B.—Oklahoma City 2, Okla
Pierce, Rucker, Mock, Tabor & Duncan
2401 First National Bank Building

PIERSON, WELCOME D.—Oklahoma City 2, Okla
Short & Pierson
1515 First National Building

PIKE, MILES N.—Reno Nev.
Ayres, Pike & McLaughlin
309 1st National Bank Building

PIRNIE, NELSON R.—Albany 7, N. Y.
Ainsworth & Sullivan
State Bank Building

PITTS, J. L.—Alexandria, La.
Stafford & Pitts
Guaranty Bank Building

PITTS, WILLIAM McLEAN—Selma, Ala.
Pitts & Pitts
1008½ Water Avenue

PLATZ, HENRY A.—Lansing, Mich.
Wolverine Insurance Company

PLAUCHE, S. W.—Lake Charles, La.
Plauche & Plauche
Weber Building

*PLEDGER, CHARLES E., JR.—Washington, D. C.
Nesbit, Pledger & Edgerton
Metropolitan Bank Building

POISSON, LOUIS J.—Wilmington, N. C.
Poisson & Campbell
Tide Water Building

POORE, HARRY T.—Knoxville 02, Tenn.
Poore, Kramer, Cox & Overton
Fidelity Bankers Trust Building

POPPER, JOSEPH W.—Macon, Ga.
Persons Building

PORTEOUS, WM. A. JR.—New Orleans 12, La.
Porteous & Johnson
2008 American Bank Building

POWELL, ARTHUR G.—Atlanta 3, Ga.
Powell, Goldstein, Frazer & Murphy
Citizens & Southern National Bank Bldg.

POWERS, LELAND—Boston 10, Mass.
Powers & Hall
30 Federal Street

PRICE, PAUL E.—Chicago 2, Ill.
McKinley & Price
33 North LaSalle Street

PRICKETT, WILLIAM—Wilmington 7, Del.
404 Equitable Building

PRIEST, MYRL F.—St. Paul, Minn.
Anchor Casualty Company
2700 University Avenue

PRINGLE, SAMUEL W.—Pittsburgh 19, Pa.
Dalzell, McFall, Pringle & Bredin
450 Fourth Avenue

PROCTOR, CHARLES W.—Worcester 8, Mass.
Proctor & Killen
390 Main Street

PRUDEN, W. D.—Edenton, North Carolina
Box 445

PRYOR, THOMAS BRADY, JR.—Fort Smith, Ark.
Pryor & Pryor
Merchants National Bank Building

Q

QUAY, EUGENE—Chicago, Ill.
134 S. LaSalle St.

QUINLIVAN, RAY J.—St. Cloud, Minn.
Atwood & Quinlivan
Western Union Building

QUINN, HENRY I.—Washington 5, D. C.
Woodward Building

R

RALEY, DONALD W.—Canton 2, Ohio
Lynch, Day, Lynch, Cope & Ketterer
1110 First National Bank Building

RAMEY, T. B., JR.—Tyler, Tex.
Ramey, Calhoun, Marsh, Brelsford & Sheehy
Citizens National Bank Building

RAMIREZ, CHARLES E.—Ancon, C. Z.
Van Sclen & Ramirez
6 Tivoli Avenue
P. O. Box 124

RANDALL, JOHN D.—Cedar Rapids, Iowa
American Trust Building

RAUB, EDWARD B. JR.—Indianapolis 4, Ind.
White, Wright & Boleman
Room 1510 Merchants Bank Building

RAY, FRANK O.—Alpine, Texas
214-217 Fuller Building

RAY, PAUL H.—Salt Lake City 1, Utah
Ray, Quinney & Nebeker
Suite 921, Kearns Building

REAGAN, FRANKLIN E.—St. Louis 1, Mo.
Sievers & Reagan
1515 Paul Brown Building

REAVILL, R. B.—Duluth, Minn.
Holmes, Mayall, Reavill & Neimeyer
900 Alworth Building

REDEKER, HARRY S.—Philadelphia 1, Pa.
The Fidelity Mutual Life Insurance Company
The Parkway at Fairmount Avenue

REDFORD, CARROLL M.—Glasgow, Ky.
Richardson & Redford
Farmers National Bank Building

REED, CLYDE—Fort Wayne 2, Ind.
Eggeman, Reed & Cleland
Old First Bank Building

*REED, H. M.—Waterloo, Iowa
Reed & Beers
Black Building

- REED, HENRY J.—Chicago, Ill.
Claim Attorney for Zurich Ins. Co.
Field Building
- REED, PETER—Cleveland, Ohio
McKeehon, Merrick, Alter & Stewart
2800 Terminal Tower
- REEDER, P. E.—Kansas City, Mo.
Winger, Reeder & Barker
Waltower Building
- REEVES, G. L.—Tampa 1, Fla.
Reeves, Allen & Johnson
Stovall Professional Building
- REID, MAX B.—Blytheville, Ark.
Reid & Eward
Lynch Building
- REYNOLDS, FRANCIS V.—Providence 3, R. I.
724 Industrial Trust Building
- REYNOLDS, HUGH E.—Indianapolis 4, Ind.
Slaymaker, Merrell, Locke & Reynolds
750 Consolidated Building
- RHODES, CHRIS L.—Tulsa 3, Okla.
Crouch, Rhodes & Crowe
1128 Hunt Building
- RHODES, FREDERICK ATLAS—Kansas City 10, Mo.
Central Surety & Insurance Corporation
P. O. Box 207
- RICE, J. PERCIVAL—Dallas 1, Texas
Republic Bank Building
- RICE, ROBERT H.—Elyria, Ohio
Elyria Savings Building
- RICH, ERNEST A.—Minneapolis 2, Minn.
826 First National Soo-Line Building
- RICHARDSON, CHESTER D.—Kenosha, Wis.
Dale Building
- RICHARDSON, FORREST E.—Portland 3, Maine
Robinson, Richardson & Leddy
85 Exchange Street
- RICHARDSON, JOHN E.—Glasgow, Ky.
Richardson & Redford
New Farmers National Bank Building
- RIEPE, CARL C.—Burlington, Iowa
Hirsch, Riepe & Wright
506-13 Tama Building
- RIVERS, GEORGE L. BUIST—Charleston, S. C.
Hagood, Rivers & Young
28 Broad Street, Box 903
- RIVES, AL G.—Birmingham 3, Ala.
Jackson, Rives & Pettus
Massey Building
- ROBERTS, E. A.—Philadelphia 1, Pa.
President, Fidelity Mutual Life Insurance Co.
The Parkway at Fairmount Avenue
- ROBERTS, H. MELVIN—Cleveland, Ohio
Howell, Roberts & Duncan
1026 Guardian Building
- ROBERTS, KLINE L.—Columbus 15, Ohio
Knepper, White & Dempsey
5 East Long Street
- ROBERTS, M. M.—Hattiesburg, Miss.
Heidelberg & Roberts
Citizens Bank Building
- ROBERTS, MELVIN M.—Cleveland, Ohio
Howell, Roberts & Duncan
1026 Guardian Building
- ROBERTSON, D. CURTIS—New York 3, N. Y.
General Counsel, Guardian Life Ins. Co. of Am.
50 Union Square
- ROBERTSON, J. B.—Kansas City 13, Mo.
Employers Reinsurance Corporation
P. O. Box 2088
- ROBINETTE, IVAN—Phoenix, Ariz.
Gust, Rosenfeld, Divilbess & Robinette
Professional Building
- ROBINSON, CLEMENT F.—Portland 3, Maine
Robinson, Richardson & Leddy
85 Exchange Street
- ROBINSON, HOWARD L.—Clarksburg, W. Va.
Robinson & Stump
Union Bank Building
- ROBINSON, MEMORY L.—Birmingham 3, Ala.
Lange, Simpson, Robinson & Somerville
1029 Frank Nelson Building
- ROBINSON, THOMAS N.—Benton Harbor, Mich.
403 Fidelity Building
- ROCAP, JAMES E.—Indianapolis 4, Ind.
Rocap & Rocap
129 East Market Street
- ROCHE, DONALD M.—Chicago 5, Ill.
Continental Casualty Company
910 So. Michigan Avenue
- RODE, ALFRED—Seattle 1, Wash.
Shank, Belt, Rode & Cook
1401 Joseph Vance Building
- RODEY, PEARCE CODDINGTON—Albuquerque, N. M.
Rodey, Dickason & Sloan
First National Bank Building
- RODGERS, HARRY E.—Grand Rapids 1, Mich.
General Counsel, Preferred Automobile Ins. Co.
Box 75, Michigan Trust Building
- RODGERS, R. W.—Texarkana, Ark. (also Texas)
Rodgers & Rodgers
Texas Municipal Building
- ROEMER, ERWIN W.—Chicago 3, Ill.
Gardner, Carton & Douglas
33 S. Clark Street
- ROGOSKI, ALEXIS J.—Muskegon, Mich.
Hackley Union National Bank Building
- ROLLINS, H. BEALE—Baltimore 2, Md.
629 Title Building
- ROMANACH, GUILLERMO DIAZ—Havana, Cuba
Obispo No. 53, The Trust Company Bldg.

- ROSEN, RALPH—Chicago 3, Ill.
Rosen, Francis & Cleveland
10 So. LaSalle Street
- ROSEWATER, STANLEY M.—Omaha, Neb.
Rosewater, Mecham, Shackelford & Stoehr
City National Bank Building
- ROSS, JAMES H.—Oklahoma City, Okla.
APCO Tower
- ROWE, ROYCE G.—Chicago 40, Ill.
Lumbermens Mutual Casualty Co.
Mutual Insurance Building
4750 Sheridan Road
- ROYSTER, JOHN H.—Peoria 2, Ill.
809 Central National Bank Building
- RUARK, ROBERT—Raleigh, N. C.
Ruark & Ruark
Suite 1008, Insurance Building
- RUDOLPH, HAROLD W.—New Canaan, Conn.
Gerrish Lane
- RUNALS, CLARENCE R.—Niagara Falls, N. Y.
Franchot, Runals, Cohen, Taylor & Rickert
425-446 Gluck Building
- RUNKLE, CLARENCE B.—Los Angeles 14, Cal.
Crider, Runkle & Tilson
650 S. Spring Street
- RUST, ADLAI H.—Bloomington, Ill.
General Counsel, State Farm Mutual Auto In-
Co.
State Farm Mutual Building
- RUTHERFORD, W. HAROLD—Chicago 4, Ill.
Hartford Accident & Indemnity Company
1329 Insurance Exchange
- RYAN, CHARLES F.—Rutland, Vt.
Ryan, Smith & Carbine
Mead Building
- RYAN, FRANK P.—Worcester, Mass.
332 Main Street
- RYAN, LEWIS C.—Syracuse, N. Y.
Hancock, Dorr, Ryan & Shove
Hills Building
- RYAN, STANLEY M.—Janesville, Wis.
Dougherty, Grubb & Ryan
401 Jackman Building
- RYAN, WILLIAM M.—Houston, Texas
Baker, Botts, Andrews & Wharton
Niels-Esperson Building
- S**
- SADLER, W. H.—Birmingham 3, Ala.
Sadler & Sadler
Comer Building
- SALMON, CARL S.—Amsterdam, N. Y.
53 East Main Street
- SALMON, DEL B.—Schenectady 5, N. Y.
521 State Street
- SANFORD, WILLIAM C.—Reno, Nev.
Ayers, Pike & McLaughlin
153 North Virginia Street
- SAPP, ARMISTEAD W.—Greensboro, N. C.
Sapp & Sapp
604 Dixie Building
- SARGENT, A. H.—Cedar Rapids, Iowa
Sargent, Spangler & Hines
Merchants National Bank Building
- SAVAGE, LEONARD H.—Oklahoma City 2, Okla.
Savage, Gibson & Benefield
2701 APCO Tower
- SAWYER, HERBERT S.—Miami 8, Fla.
Evans, Mershon & Sawyer
First National Bank Building
Box 1390
- SAXBY, RUSSELL G.—Columbus 15, Ohio
Benoy, Saxby & Sebastian
2910 A. I. U. Citadel
- SCHELL, WALTER O.—Los Angeles 14, Cal.
Schell & Delamer
215 W. Seventh Street
- SCHENCK, WILLIAM E.—New York 7, N. Y.
U. S. Guarantee Company
90 John Street
- SCHISLER, J. HARRY—Baltimore 3, Md.
Mer. and Attorney Claim Department
Fidelity & Deposit Company of Maryland
and American Bonding Co. of Baltimore
Fidelity Building
- SCHLIFF, ALBERT C.—Springfield, Ill.
Brown, Hay & Stephens
714 First National Bank Building
- SCHLOTTHAUER, GEORGE McD.—Madison, Wis.
Grelle & Schlotthauer
105 Monona Avenue
- SCHNEIDER, PHILIP J.—Cincinnati 2, Ohio
Waite, Schindel & Bayless
1318 Union Central Building
- SCHOBINGER, WILLIAM—New York 3, N. Y.
London Guarantee & Acc. Co.
55 Fifth Avenue
- *SCHOENBORN, J. URLIN—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street
- SCHROEDER, H. J.—Stevens Point, Wis.
Hardware Mutual Casualty Company
- SCHULTZ, PETER A.—Buffalo, N. Y.
Steele & Schultz
1054-60 Ellicott Square
- SCHWARTZ, WILBUR C.—St. Louis 1, Mo.
722 Chestnut Street
- SCOTT, JOHN W.—Joplin, Missouri
Scott & Scott
Suite 512-516, Joplin National Bank Building

- SCOTT, PAUL R.—Miami 6, Fla.
Loftin, Anderson, Scott, McCarthy & Preston
Ingraham Building, Box 1069
- SCOTT, PAUL W.—Huntington, W. Va.
Scott & Ducker
Suite 1100, 1st Huntington National Bank Bldg
- SCROGGIE, LEE J.—Detroit 26, Mich.
Lacey, Scroggie, Dilworth, Lacey & Buchanan
Dime Building
- SEARL, WILLIAM C.—Lansing, Mich.
Secretary and General Counsel,
Auto-Owners Insurance Company
615 North Capitol Avenue, Box 660
- SEARS, BARNABAS F.—Chicago 2, Ill.
Sears, O'Brien & Streit
1 North LaSalle Street
- SEARS, BURTON P.—Evanston, Ill.
Associate General Counsel
Washington National Insurance Co.
610 Church Street
- SEILER, ROBERT E.—Joplin, Mo.
Seiler, Blanchard & VanFleet
Joplin National Bank Building
- SELLERS, CHARLES W.—Cleveland, Ohio
Thompson, Hine & Flory
Guardian Building
- SEMPLE, HAROLD R.—Providence, R. I.
208 Turks Head Building
- SEXTON, JOHN J.—St. Paul 1, Minn.
Sexton, Morduant & Kennedy
Pioneer Building
- SHACKELFORD, GEO. S., JR.—Roanoke 3, Va.
Cocke, Hazlegrove & Shackelford
Colonial-National Bank Bldg., Box 565
- SHACKLEFORD, R. W.—Tampa 2, Fla.
Shackelford, Farrior & Shannon
700 Tampa Theatre Building
- SHAFFER, HERBERT—Cincinnati 2, Ohio
Waite, Schindel & Bayless
1318 Union Central Life Building
- SHANNON, GEORGE T.—Tampa 2, Fla.
Shackelford, Farrior & Shannon
700 Tampa Theatre Building
- SHAPIRO, JOSEPH G.—Bridgeport, Conn.
Shapiro & Daly
945 Main Street
- SHARPE, HOWARD D.—Boston 9, Mass.
Willard, Allen & Mulkern
100 Milk Street
- SHAYLOR, CLYDE L.—Ashtabula, Ohio
National Bank Building
- SHEPPARD, JAMES C.—Los Angeles 13, Calif.
Sheppard, Mullin & Richter
640-458 South Spring Street
- *SHEREFF, JAY—New York, N. Y.
325 East 79th Street
- SHERIDAN, BERNARD L.—Paola, Kan.
Sheridan, Bishop & Sullivan
Whitaker Building
- SHERIFF, JOHN C.—Pittsburgh 19, Pa.
Sheriff, Lindsay, Weis & McGinnis
Law & Finance Building
- SHERWOOD, HERBERT M.—Providence 3, R. I.
Sherwood & Clifford
1503 Turks Head Building
- SHIELDS, DAN B.—Salt Lake City 1, Utah
419 Judge Building
- *SHIPMAN, F. L.—Troy, Ohio
Shipman & Shipman
Peoples Building & Savings Building
- SHOHL, WALTER M.—Cincinnati 2, Ohio
Dinsmore, Shohl, Sawyer & Dinsmore
Union Central Building
- SHOTWELL, ALDEN T.—Monroe, La.
Shotwell & Brown
Ouachita National Bank Building
- SHUGHART, HENRY M.—Kansas City, Mo.
Commerce Building
- SHULL, DELOSS P.—Sioux City 8, Iowa
Shull & Marshall
1109 Badgerow Building
- SHUTTLEWORTH, V. C.—Cedar Rapids, Iowa
Elliott, Shuttleworth & Ingersoll
Merchants National Bank Building
- SIMPSON, JAMES A.—Birmingham 3, Ala.
Lange, Simpson, Robinson & Somerville
1029 Frank Nelson Building
- SINNETT, THOMAS P.—Rock Island, Ill.
Sinnott & Britton
State Bank Building
- SKEEL, E. L.—Seattle 4, Wash.
Skeel, McKelvy, Henke, Evenson & Uhlmann
Insurance Building
- SKEEN, J. H.—Baltimore 2, Md.
Frank, Skeen & Oppenheimer
1508 First National Bank Building
- SLATON, JOHN M.—Atlanta 3, Ga.
22 Marietta Street Building
- SLAVEN, LANT R.—Williamson, W. Va.
National Bank of Commerce Building
- SMALLWOOD, JOHN M.—Russellville, Ark.
Bank of Russellville Building
- SMALLWOOD, ROBERT L., JR.—Oxford, Miss.
- *SMITH, C. DOUGLAS—Santa Maria, Calif.
Smith & Smith
Box 54
- SMITH, CHARLES F.—Wausau, Wis.
Bird, Smith, Okoneski & Puchner
Marathon Finance Building

- SMITH, CHASE M.—Chicago 40, Ill.
Smith, Rowe, Howe, Hurley & Bloom
Mutual Insurance Building
4750 Sheridan Road
- SMITH, CLATER W.—Baltimore 2, Md.
Baltimore Trust Building
- SMITH, E. B.—Boise, Idaho
Idaho Building
- SMITH, FORREST S.—Jersey City 2, N. J.
Edwards, Smith & Dawson
1 Exchange Place
- SMITH, H. L.—Tulsa 3, Okla.
Kennedy Building
- SMITH, JULIUS C.—Greensboro, N. C.
General Counsel, Jefferson Standard Life Ins Co
Smith, Wharton & Jordan
Jefferson Standard Building
- SMITH, SYLVESTER C., JR.—Newark 1, N. J.
General Attorney
The Prudential Insurance Company of America
18 Bank Street
- SMITH, THOMAS LYNWOOD—Asheboro, N. C.
Law Building
- SMITH, WILLIE—Raleigh, N. C.
Smith, Leach & Anderson
Security Bank Building
- SMITHSON, SPURGEON L.—Kansas City, Mo
Smithson & Stubbs
606 Commerce Building
- SNATTINGER, IRWIN—Topeka, Kan.
National Bank of Topeka Building
- SNODGRASS, PHILIP N.—Madison 3, Wis.
General Casualty Company
117 East Wilson Street
- SNOW, C. B.—Jackson, Miss.
Butler & Snow
Deposit Guaranty Bank Building
- SNOW, EDWARD L.—Meridian, Miss.
Snow & Covington
Threefoot Building, P. O. Box 786
- SNYDER, HENRY L.—Allentown, Pa.
Snyder, Wert & Wilcox
510 Hamilton Street
- SPAIN, FRANK E.—Birmingham 3, Ala.
Spain, Gillon, Grooms & Young
408 First National Building
- SPEER, J. W.—Great Falls, Mont.
Speer & Hoffman
First National Bank Building
- SPELLMAN, FRED B. H.—Alva, Okla.
Mauntel & Spellman
Box No. 299
- SPRAY, JOSEPH A.—Los Angeles 14, Cal.
727 W. 7th Street, Room 340
- SPRINKLE, PAUL C.—Kansas City 6, Mo.
Sprinkle & Knowles
515 Lathrop Building
- STAFFORD, HAROLD E.—Chippewa Falls, Wis
Stafford & Stafford
First National Bank Building
- ST. CLAIR, ASHLEY—Boston 17, Mass.
Liberty Mutual Insurance Company
175 Berkeley Street
- STANLEY, ARTHUR J. JR.—Kansas City, Kansas
Stanley, Stanley, Schroeder,
Weeks & Thomas
1106 Huron Building
- STANLEY, W. E.—Wichita 2, Kan.
Depew, Stanley, Weigand, Hook & Cureman
830 First National Bank Building
- STANT, DONALD T.—Bristol, Va.—Tenn.
Stant & Roberts
Reynolds Arcade Building
- STATHERS, WILLIAM G.—Clarksburg, West Virginia
Stathers, Stathers & Cantrall
Goff Building
- STECHER, JOSEPH D.—Toledo 4, Ohio
Yager, Bebout & Stecher
1054-1060 Toledo Trust Building
- STEELE, GORDAN—Buffalo 3, N. Y.
Steele & Schultz
Ellicott Square Building
- STEPHENS, OSCAR A.—Youngstown 3, Ohio
Stephens & Young
1102 Mahoning Bank Building
- STEVENS, JOHN MORGAN—Jackson 107, Miss.
Stevens & Stevens
Standard Life Building, P. O. Box 906
- STEVENS, JOHN MORGAN, JR.—Jackson 107, Miss.
Stevens & Stevens
Standard Life Building, P. O. Box 906
- STEWART, DON W.—Lincoln 8, Neb.
Stewart, Stewart & Whitworth
1412 Sharp Building
- STEWART, JOSEPH R.—Kansas City 10, Mo.
Asst. to General Counsel
Kansas City Life Insurance Co.
3520 Broadway
- STICHTER, WAYNE E.—Toledo 4, Ohio
Effler, Eastman, Stichter & Smith
9th Floor, Home Bank Building
- STICKEL, FRED G., JR.—Newark 2, N. J.
Stickel & Stickel
Raymond Commerce Building
- *STILWILL, C. F.—Sioux City, Iowa
Stilwill, Brackney & Stilwill
Davidson Building
- STOCKWELL, E. L.—Los Angeles 14, Cal.
Pacific Finance Building
- STONE, AYCHMONDE P., JR.—Springfield, Mo
Stone & Smith
Woodruff Building
- STONE, ROBERT—Topeka, Kan.
Stone, McClure, Webb, Johnson & Oman
National Bank of Topeka Building

- STOREY, DOUGLASS D.—Harrisburg, Pa.
Storey & Bailey
16 North Market Square
- STOVER, WALTER—Watertown, S. D.
First Citizens National Bank Building
- STRASBURGER, HENRY W.—Dallas 1, Texas
Strasburger, Price, Holland, Kelton & Miller
Gulf States Building
- STRATTON, HUBERT C.—Syracuse, N. Y.
Bond, Schoeneck & King
1400 State Tower Building
- STRITE, EDWIN D.—Chambersburg, Pa.
306 Chambersburg Trust Company Building
- SULLIVAN, CHARLES B.—Albany 7, N. Y.
Ainsworth & Sullivan
State Bank Building
- SULLIVAN, JOHN F.—Mandan, N. D.
Sullivan, Fleck & Higgins
First National Bank Building
- SUTHERLAND, ROBERT J.—Madison 3, Wis.
Schubring, Ryan, Petersen & Sutherland
The Power & Light Building
- SWAINSON, CLARENCE A.—Cheyenne, Wyo
Hynds Building
- SWANSON, ALVIN W.—Minneapolis 2, Minn.
Durham & Swanson
1440 Northwestern Bank Building
- SWANSTROM, GERALD M.—Milwaukee 2, Wis.
The Northwestern Mutual Life Ins. Co.
720 East Wisconsin Avenue
- SWARTZ, C. DONALD—Philadelphia 7, Pa.
Swartz, Campbell & Henry
Lincoln-Liberty Building
- SWEET, JOE G.—San Francisco 4, Cal.
Hadsell, Sweet & Ingalls
Financial Center Building
- SWEET, WILLIAM P.—Kansas City, Mo.
916 Walnut St. Bldg., 3rd Floor
- SWETITZER, J. MEARL—Wausau, Wis.
General Counsel, Employers Mut. Liab. Ins. Co.
407 Grant Building
- SWISHER, B. F.—Waterloo, Iowa
Swisher, Cohrt & Swisher
Waterloo Building
- SWISHER, WARREN C.—Chicago 5, Ill.
Continental Casualty Company
910 South Michigan Avenue
- SYKES, ROBERT H.—Durham, N. C.
410-11-12 Geer Building, Box 376
- T**
- TANGEMAN, CARL—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 E. Gay Street
- TAYLOR, EDWARD I.—Hartford 15, Conn.
The Century Indemnity Co.
670 Main Street
- TAYLOR, LOWELL—Memphis 3, Tenn.
Taylor, Quick & Gianotti
Commerce Title Building
- TEN EYCK, BARENT—New York 5, N. Y.
Spence, Hotchkiss, Parker & Duryee
40 Wall Street
- THOMAS, ADELBERT W.—Cleveland 15, Ohio
Duncan & Thomas
1220 B. F. Keith Building
- THOMAS, ULYSSES S.—Buffalo 2, N. Y.
719 White Building
- THOMPSON, FLOYD E.—Chicago 3, Ill.
Poppenhusen, Johnston, Thompson & Raymond
11 South LaSalle Street
- THOMPSON, GROVER C.—Lexington 3, Ky.
First National Bank & Trust Co Bldg
- THOMPSON, WILL C.—Dallas 1, Tex.
Thompson, Knight, Harris, Wright & Weisberg
Republic Bank Building
- THOMPSON, WILLIAM—Dallas, Texas
Thompson, Knight, Harris, Wright & Weisberg
Republic Bank Building
- THOMSEN, ROSZEL C.—Baltimore 2, Md.
Baltimore Trust Building
- THORNBURY, P. L.—Columbus 16, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street
- THURMAN, HAL C.—Dallas 9, Texas
Branniff Airways, Love Field
- TINKHAM, RICHARD P. JR.—Wausau, Wis.
Bird, Smith, Okoneski & Puchner
Marathon Finance Building
427 Fourth Street
- TOBIN, ROBERT P.—Chicago 3, Ill.
135 South LaSalle Street
- TOEBAAS, OSCAR T.—Madison 3, Wis.
Wilkie, Toebaas, Hart & Jackman
111 South Hamilton Street
- TOLBERT, RAYMOND A.—Oklahoma City 2, Okla.
Embry, Johnson, Crowe, Tolbert & Shelton
640 First National Building
- TOLER, JOHN L.—New Orleans 12, La.
Chaffe, McCall, Bruns, Toler & Phillips
724 Whitney Building
- TOMPKINS, OSCAR I.—Dothan, Ala.
Newberry Building
- TOOHY, CLIFFORD M.—Detroit 26, Mich.
Dime Bank Building
- TOPPING, PRICE H.—New York 3, N. Y.
Guardian Life Insurance Co. of America
50 Union Square
- TOUCHSTONE, LUCIAN—Dallas 1, Texas
Touchstone, Wight, Gormley & Touchstone
1108 Magnolia Building

TOUCHSTONE, O. O.—Dallas 1, Texas
Touchstone, Wight, Gormley & Touchstone
1108 Magnolia Building

TOWERS, C. D.—Jacksonville 2, Fla.
Rogers, Towers & Bailey
508 Consolidated Building

TOWNSEND, MARK, JR.—Jersey City, N. J.
Townsend & Doyle
921 Bergen Avenue

TRANHAM, HOMER—Columbus 15, Ohio
Hengst & Tranham
Room 1035, 17 South High Street

TRAVIS, CECIL F.—Jackson 107, Miss.
Lotterhos, Travis & Dunn
1019 Standard Life Building

TRAYNOR, MACK V.—Devils Lake, N. D.
Traynor & Traynor
8-9-10-11 Mann Building

TRESSLER, DAVID L.—Chicago 3, Ill.
Kitch, Moore & Tressler
1200-105 S. LaSalle Street

TRIPLETT, ARTHUR FAIRFAX—Pine Bluff, Ark
National Building

TRIPPE, ALVIN C.—Kansas City, Missouri
Hogsett, Tripp, Depping & Houts
2900 Fidelity Building

TSCHUDI, HAROLD—Baltimore 2, Md.
Semmes, Bowen & Semmes
Baltimore Trust Building

TUBS, THOMAS JEFFERSON—West Point, Miss
18 Court Street

TUCKER, R. C.—Kansas City 6, Mo.
Harding, Murphy & Tucker
831 Scarritt Building

TUCKER, WARREN C.—Utica, N. Y.
P. O. Drawer 530

TURNER, MARK N.—Buffalo, N. Y.
Rann, Brown, Sturtevant & Kelly
M & T Building

TYLER, MORRIS—New Haven 9, Conn.
Gumbert, Corbin, Tyler & Cooper
205 Church Street

U

UGHE, TA, CASPER B.—New York 7, N. Y.
90 John Street

ULRICH, LESLIE R.—Cleveland 14, Ohio
Garfield, Baldwin, Jamison, Hope & Ulrich
1425 Guardian Building

UPSON, J. WARREN—Waterbury 32, Conn.
Bronson, Lewis, Bronson & Upson
111 W. Main Street

UZZELL, T. A. JR.—Asheville 2, N. C.
Johnson & Uzzell
P. O. Box 7526, Court House Station

V

VANALSBERG, DONALD J.—Detroit 26, Mich.
Detroit Automobile Inter-Ins. Exchange
400 United Artists Building

VAN CLEAVE, THOMAS M.—Kansas City 12, Kan.
McAnany, Alden & Van Cleave
604 Commercial Building

VAN FLEET, HERBERT—Joplin, Mo.
Seiler, Blanchard & Van Fleet
Joplin National Bank Building

VANDUZER, ASHLEY M.—Cleveland 13, Ohio
McKeehan, Merrick, Arter & Stewart
Terminal Tower

VAN DYKE, JAMES W.—Paris, Tenn.
Van Dyke & Dunlap
Commercial Bank Building

VAN ORMAN, FRANCIS—Newark, N. J.
V.-P. & G.-C., Bankers Indemnity Ins. Co.
15 Washington Street
Box 247

VAN SICLEN, WM. A.—Bayside, N. Y.
32-19 211th Street

VARNUM, LAURENT KIMBALL—Grand Rapids, Mich
Travis, Merrick, Varnum & Riddering
1000 Michigan Trust Building

VISER, MORTIMER—Louisville, Ky.
Davis, Boehl, Viser & Marcus
Kentucky Home Life Building

VOGEL, LESLIE H.—Chicago 3, Ill.
Vogel & Bunge
Suite 901, Borland Building
105 So. LaSalle Street

W

WAECHTER, ARTHUR J. JR.—New Orleans 12, La.
Jones, Flanders, Waechter & Walker
842 Canal Building

WAGNER, RICHARD C.—New York 7, N. Y.
Association of Casualty & Surety Executives
60 John Street

WALBURG, HARRY E.—Newark 2, N. J.
Cox and Walburg
Raymond-Commerce Building
11 Commerce Street

WALKER, HENRY B.—Evansville 16, Ind.
Walker & Walker
Old National Bank Building

WALKER, WM. M.—Rock Island, Ill. (also Moline)
Connelly & Walker
State Bank Building

WALLER, T. S.—Paducah, Ky.
Waller & Threlkeld
501-06 Citizens Savings Bank Building

WALSWORTH, ROSCOE—Boston 9, Mass.
100 Milk Street

- WALTON, MILLER—Miami 32, Fla.
Wilton, Hubbard, Schroeder, Lantaff & Atkins
1312-19 Congress Building
- WALTZ, HAROLD ADDISON—Akron 8, Ohio
Waltz & Olds
912-3-4 Second National Building
- WARD, D. L.—New Bern, N. C.
Sunn Building
- WARDLE, FREDERICK C.—Detroit 26, Mich.
Mason, Davidson, Parker & Wardle
2034 National Bank Building
- WARE, OWEN WALLER—Baton Rouge, La.
Albritton, Ware & Litton
610 Roumain Building
- WARNER, C. E.—Minneapolis 2, Minn.
616 Andrus Building
- WARNER, C. F.—Kansas City, Mo.
1206 Fairfax Building
11th & Baltimore
- WARNER, HENRY C.—Dixon, Ill.
Warner Building
- WARNER, MILO J.—Toledo 4, Ohio
Doyle, Lewis & Warner
Nicholas Building
- WARREN, F. G.—Sioux Falls, S. D.
Boyce, Warren & Fairbank
Boyce Building
- WARREN, THEODORE E.—Ashtabula, Ohio
Peoples Building & Loan Building
- WASSELL, THOMAS W.—Dallas 1, Texas
Interurban Building
- WATKINS, THOMAS G.—Nashville 3, Tenn.
723-25-27 Stahlman Building
- WATKINS, THOMAS H.—Jackson 105, Miss.
Watkins & Eager
Standard Life Building
- WATKINS, WILLIAM H.—Jackson 105, Miss.
Watkins & Eager
Standard Life Building
- WATROUS, CHARLES A.—New Haven 10, Conn.
157 Church Street, P. O. Box 1656
- WATTAM, C. C.—Farro, N. D.
Wattam, Vogel & Vogel
20½ Broadway
- WATTERS, THOMAS, JR.—New York 7, N. Y.
Watters, Cowen & Baldrige
116 John Street
- WATTS, OLIN E.—Jacksonville 2, Fla.
Jennings & Watts
Barnett National Bank Building
- WEBB, D. C.—Knoxville 8, Tenn.
Green, Webb & McCampbell
800 Burwell Building
- WEBB, ROBERT L.—Topeka, Kan.
Stone, McClure, Webb, Johnson & Oman
National Bank of Topeka Building
- WEBER, JOHN A.—Medina, Ohio
- WEBSTER, LUTHER IRA—Rochester 4, N. Y.
Webster, Lamb & Webster
714 Union Trust Building
- WEECH, C. SEWELL—Baltimore 3, Md.
Attorney and Vice President,
New Amsterdam Casualty Company
227 St. Paul Street
- WEEKS, THOMAS N.—Waterville, Maine
Perkins, Weeks & Hutchins
First National Bank Building
- WEH, ROBERT M.—Cleveland, Ohio
Burgess, Fulton & Fullmer
1250 Terminal Tower
- WEICHELDT, GEORGE M.—Chicago 4, Ill.
Dent, Weichelt & Hampton
1111 The Rookery Bldg., 209 S. LaSalle St.
- WEIGAND, LAWRENCE—Wichita 2, Kan.
Depew, Stanley, Weigand, Hook & Cureman
Suite 830, First National Bank Building
- WEINBERG, LEONARD—Baltimore 2, Md.
Weinberg & Green
3300 O'Sullivan Building
- WEISS, STUART PAUL—New Orleans 12, La.
Weiss & Weiss
1214-20 Carondelet Building
- WELCH, W. S.—Laurel, Miss.
Welch & Cooper
First National Bank Bldg., Box 817
- WELLS, MAXWELL W.—Orlando, Fla.
Maguire, Voorhis & Wells
Florida Bank Building
- WELLS, ROBERT W.—Reno, Nevada
Aytes, Pike & McLaughlin
First National Bank Building
- WELLS, W. CALVIN, III—Jackson 102, Miss.
Wells, Wells & Newman
Lamar Life Building
- WERNER, VICTOR DAVIS—New York 6, N. Y.
Suite 2304-19 Rector Street
- WESLEY, GEORGE B.—New York 3, N. Y.
Phoenix-London Group
55 Fifth Avenue
- WEST, ROGER H.—Daytona Beach, Fla.
116 South Beach Street, P. O. Box 310
- *WESTCOTT, WALTER U.—New York, N. Y.
80 Maiden Lane
- WHALEY, THOMAS B.—Columbia, S. C.
Wise & Whaley
700-1-2 Liberty Life Building
- WHALEY, VILAS H.—Racine, Wis.
408-411 Badger Building

- WHITAKER, R. A.—Kinston, N. C.
First-Citizens Bank Building
Box 281
- WHITE, ANDREW J., JR.—Columbus 15, Ohio
Knepper, White & Dempsey
5 East Long Street
- WHITE, HARVEY E.—Norfolk 10, Va.
White & Kellam
Citizens Bank Building
- WHITE, JACOB S.—Indianapolis, Ind.
White, Wright & Boleman
Merchants Bank Building
- WHITE, LOWELL—Denver 2, Col.
White & Holland
Equitable Building
- WHITE, MORRIS E.—Tampa 2, Fla.
Fowler, White, Gillen, Yancey & Humkey
Citizens Building
- WHITE, THOMAS E.—New York City
Fidelity & Deposit Co. of Maryland
140 William St.
- WHITE, W. H.—Gulfport, Miss.
White & Morse
- WHITEHOUSE, BROOKS—Portland, Maine
Verrill, Dana, Walker, Philbrook & Whitehouse
First National Bank Building
- WHITFIELD, ALLEN—Des Moines 9, Iowa
Whitfield, Musgrave & Selvy
616 Insurance Exchange Building
- WHITING, CHARLES S.—Mitchell, S. D.
207 Realty Building
- WICKER, JOHN J. JR.—Richmond 21, Va.
501 Mutual Building
- WICKERSHAM, F. BREWSTER—Harrisburg, Pa.
Metzger & Wickersham
501 Keystone Building
22 South 3rd Street
- WICKHAM, ARTHUR—Milwaukee 2, Wis.
Quarles, Spence & Quarles
828 North Broadway
- WICKHAM, WILLIAM A.—Detroit 1, Mich.
640 Temple Avenue
- WILBOURN, JAMES COX—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building
- WILBOURN, R. E.—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building
- *WILCOX, MARSHALL E.—Columbus 8, Ohio
1009 Palmer Road
- WILES, ARTHUR W.—Columbus 15, Ohio
Wiles & Doucher
Huntington Bank Building
- WILEY, JOHN F.—Washington, Pennsylvania
Marriner & Wiley
Washington Trust Building
- WILLARD, RALPH H.—Boston 9, Mass.
Willard, Allen & Mulkern
100 Milk St.
- WILLIAMS, HAROLD L.—Medina, Ohio
Public Square
- WILLIAMS, IRA J.—Philadelphia 10, Pa.
White & Williams
1930 Land Title Building
- WILLIAMS, LEIGH D.—Norfolk 10, Va.
Williams, Cocke & Tunstall
322 Citizens Bank Building
- WILLIAMS, ROBERT RANSOM—Asheville, N. C.
Williams & Cocke
Jackson Building
- WILLIAMS, R. W., JR.—Baton Rouge 6, La.
Bagwell & Williams
Louisiana National Bank Building
- WILLSON, GEORGE C.—St. Louis, Mo.
Chasnoff, Willson & Cunningham
Boatmen's Bank Building
- WILMER, G. W. A.—Middletown, Ohio
Savings & Loan Building
- WINANS, WILLIAM M.—New York 16, N. Y.
G. W. & W. M. Winans
21 East 40th Street
- WINDOLPH, F. LYMAN—Lancaster, Pa.
121 East King Street
- WINGER, MAURICE H.—Kansas City, Mo.
Winger, Reeder & Barker
Waltower Building
- WINKLER, JOHN H.—Columbus 16, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street
- WINSLOW, FRANCIS E.—Rocky Mount, N. C.
Battle, Winslow & Merrell
Box 269
- WINSOR, CARL I.—Wichita 2, Kan.
Winsor, Coombs & Bond
Wheeler-Kelly-Hagney Building
- WISE, CHESTER G.—Akron 8, Ohio
Wise, Roetzel & Maxon
1110 First-Central Tower
- WISECARVER, R. P.—San Francisco 4, Cal.
315 Montgomery Street
- WOOD, A. C.—Houston 2, Tex.
Wood, Gresham, McCorquodale & Martin
1801 Commerce Building
- WOOD, BORDEN—Portland 5, Ore.
King & Wood
926 American Bank Building
- WOOD, EDWARD L.—Denver 2, Colo.
812 Equitable Building
- WOODARD, E. C.—Chicago 10, Ill.
1211 North LaSalle Street

WOODIN, GLENN W.—Dunkirk, N. Y.
Woodin & Woodin
Lester Building

WOODS, M. T.—Sioux Falls, S. D.
Bailey, Voorhees, Woods & Fuller
200 Bailey-Glidden Building

WOODWARD, ERNEST—Louisville 2, Ky.
Woodward, Dawson, Hobson & Fulton
1805-26 Kentucky Home Life Building

*WOODWARD, FIELDEN—Louisville 2, Ky.
Woodward, Dawson, Hobson & Fulton
1805-26 Kentucky Home Life Building

WOOLSEY, ROBERT A.—Galesburg, Ill.
Woolsey, Stickney & Lucas
Weinberg Arcade

WOOTTON, E. H.—Hot Springs, Ark.
Martin, Wootton, Martin & Land
Arkansas National Bank Building

WRIGHT, BARRY—Rome, Ga.

WRIGHT, GRAHAM—Rome, Ga.
Barron Building

WRIGHT, BURRELL—Indianapolis, Ind.
White, Wright & Boleman
Merchants Bank Building

WRIGHT, CLIVE L.—Jamestown, N. Y.
Jamestown Mutual Insurance Co.
Fenton Building

WRIGHT, CLYDE H.—Canton 2, Ohio
Lynch, Day, Lynch, Cope & Ketterer
1110 First National Bank Building

WRIGHT, EDWARD L.—Little Rock, Ark.
Buzbee, Harrison & Wright
1025 Pyramid Building, Box 1260

WRIGHT, ISAAC C.—Wilmington, N. C.
Murchison Building
Box 208

WRIGHT, KERNS—Van Wert, Ohio
101½ East Main Street

WYMAN, LOUIS ELIOT—Manchester, N. H.
Wyman, Starr, Booth, Wadleigh & Langdell
45 Market Street

Y

YANCEY, BENJAMIN W.—New Orleans 12, La.
Terriberry, Young, Rault & Carroll
Whitney Bank Building

YANCEY, GEORGE W.—Birmingham 3, Ala.
London & Yancey
1007 Massey Building

YEGGE, RONALD V.—Denver 2, Colo.
January & Yegge
604 Equitable Building

YONT, ALONZO E.—Boston 16, Mass.
Yont & Yont
Park Square Building

YONT, LAURENCE DICKSON—Boston 16, Mass.
Yont & Yont
Park Square Building

YOUNG, CLYDE L.—Bismarck, N. D.
First National Bank Building
Lock Drawer 269

YOUNG, FRED J.—Cleveland 14, Ohio
Davis & Young
400 Guardian Building

YOUNG, RAYMOND G.—Omaha, Neb.
Young & Williams
624 Omaha National Bank Building

YOUNG, ROBERT F.—Dayton 2, Ohio
Harshman & Young
1201 Third National Bank Building

Z

ZARLENGO, ALBERT E.—Denver, Colo.
McComb, Nordmark & Zarlengo
1020 First National Bank Building

ZELT, WRAY G. JR.—Washington, Pa.
626 East Beau Street

ZURETT, MELVIN H.—Rochester 4, N. Y.
Brown & Zurett
920 Reynolds Arcade Building

Geographical Membership List

(*Members in Armed Forces of the United States)

ALABAMA

Anniston

Merrill, Hugh D.
Merrill, Hugh D. Jr.

Birmingham

Blakey, James C.
Bouldin, Walter
Cabaniss, Jelks H.
Clark, James E.
Dunn, Evans
Grooms, Hobart
Jackson, J. Kirkman
Martin, William Logan
Mead, J. S.
Mudd, J. P.
Rives, Al G.
Robinson, Memory L.
Sadler, W. H.
Simpson, James A.
Spain, Frank E.
Yancey, George W.

Decatur

Eyster, Chas. H.

Dothan

Buntin, T. E.
Tompkins, Oscar L.

Gadsden

Dortch, Wm. B.
Lusk, John A., Jr.
*Martin, Frank J.

Mobile

Armbrecht, William H., Jr.

Montgomery

Baker, Sam Rice
Ball, Charles A.
Ball, Fred S.
Crenshaw, Files
Crenshaw, Jack
Meador, Henry C.

Opelika

Denson, N. D.

Selma

Pettus, E. W.
Pitts, William McLean

Tuscaloosa

Jones, DeVane King
Madison, J. G.

ARIZONA

Phoenix

Divelbess, Harold L.
McKesson, Theodore G.
Robinette, Ivan

Tucson

Lepine, Abraham
*Nave, Fredric G.

ARKANSAS

Blytheville

Reid, Max B.

Fort Smith

Pryor, Thomas Brady, Jr.

Hot Springs

Wootton, E. H.

Jonesboro

Barrett, Joe C.

Little Rock

Barber, A. L.
Burrow, Lawrence B.
*Cockrill, J. Mitchell
Henry, E. A.
Owens, Grover T.
Wright, Edward L.

Pine Bluff

Triplett, Arthur Fairfax

Marianna

Daggett, C. E.

Russellville

Smallwood, John M.

Texarkana

Rodgers, R. W.

CALIFORNIA

Bakersfield

Petrini, James

Long Beach

Ball, Joseph A.

Los Angeles

Barnes, Stanley N.
Bauder, Reginald I.
Belcher, Frank B.
Betts, Forrest Arthur
Blalock, James T.
Catlin, Frank D.
Catlin, Henry W.
Crider, Joe, Jr.
Duque, Henry
Ely, Walter
Gallagher, Lasher Barrington
Hughes, James W.
Jarrett, Joseph W.
Kearney, J. L.
McConnell, F. Britton
Murphy, Kenneth J.
Oliver, Richard L.
Runkle, Clarence B.
Schell, Walter O.
Sheppard, James C.
Spray, Joseph A.
Stockwell, E. L.

Oakland

Heafey, Edwin A.

Complete addresses will be found in alphabetical list of members.

San Diego
Driscoll, John Gerald, Jr.

San Francisco
Barfield, Charles V.
Bronson, E. D.
Caldwell, Lester M.
Cooley, Arthur E.
Dinkelspiel, Martin J.
Levit, Bert W.
Sweet, Joe G.
Wisecarver, R. P.

Santa Maria
*Smith, C. Douglas

Ventura
Henderson, Edward

CANADA

Calgary, Alberta
Fenerty, Robert Lloyd Doull
Nolan, Henry G.

Edmonton, Alberta
Grant, Charles H., K. C.

Montreal
Brais, F. Phillippe, K. C.
Lacoste, Roger

Toronto, Ontario
Agar, Thomas J., K. C.
Davidson, W. C., K. C.
Phelan, Thomas N.

Vancouver, B. C.
DuMoulin, L. St. M.
Locke, C. H., K. C.

Winnipeg, Manitoba
Aikins, G. H., K. C.
Guy, Robert D.

COLORADO

Denver
Bannister, L. Ward
*Bannister, Wayne
Berman, H.
*Blount, G. Dexter
Bryans, William A., III
Coit, Darwin D.
Harrington, Mark H.
*Holland, Fred N.
Hutton, William E.
January, Samuel M.
Laws, Arthur H.
McComb, Edgar
Nordmark, Godfrey
White, Lowell
Wood, Edward L.
Yegge, Ronald V.
Zarlengo, Albert E.

Pueblo
Burris, William T.

CONNECTICUT

Bridgeport
Shapiro, Joseph G.
Hartford

Beckwith, Oliver R.
Berry, Joseph F.
Brosmith, Allan E.
Cox, Berkeley
Dew, W. Braxton
Downs, Walter W.
Dully, Frank E.
Faude, John Paul
Hall, Robert E.
Harbison, Hugh
Harvey, Thomas P.
Heard, Manning W.
Jainsen, Wilson C.
Pelgrift, DeLancey
Taylor, Edward I.

New Canaan
Rudolph, Harold W.

New Haven
Tyler, Morris
Watrous, Charles A.

Norwich
James, Charles V.

Waterbury
Upson, J. Warren

CUBA

Havana
Romanach, Dr. Guillermo Diaz

DELAWARE

Wilmington
Klaw, Abel
Morford, James R.
Prickett, William

DISTRICT OF COLUMBIA

Washington
Arth, Charles W.
*Dunn, Ralph P.
Field, Richard H.
*Frost, Norman B.
Gallagher, Bernard J.
Mercier, Lucien H.
Myers, Frank Hammett
Nesbit, Frank F.
*Pledger, Charles E., Jr.
Quinn, Henry I.

FLORIDA

Daytona Beach
Green, Alfred A.
West, Roger H.

Fort Myers
*Franklin, J. A.
Holt, Parker

Fort Pierce
Liddon, Walker

Gainesville
Clayton, E. A.
Jordan, Birkett F.
Lazonby, J. Lance

Jacksonville

Ashby, Clarence G.
 Gray, Harry T.
 Holt, Francis M.
 Howell, Charles Cook
 Howell, Charles Cook, Jr.
 Markham, J. Henson
 Marks, Sam R.
 Mathews, John Elie
 May, Philips
 Milam, Arthur Y.
 McCarthy, Edward Jr.
 McIlvaine, Eugene T.
 Osborne, H. P.
 Towers, C. D.
 Watts, Olin E.

Miami

Anderson, Robert H.
 Atkins, C. Clyde
 Blackwell, T. J.
 Brown, C. L.
 DeJarnette, H. Reid
 Dixon, James A.
 *Dyer, David W.
 Fleming, Edward E.
 Knight, Dewey
 McKay, John G.
 Mershon, M. L.
 Morehead, Charles A.
 Sawyer, Herbert S.
 Scott, Paul R.
 Walton, Miller

Ocala

Ferguson, D. Niel

Orlando

Gurney, J. Thomas
 Maguire, Raymer F.
 Wells, Maxwell W.

Pensacola

Beggs, E. Dixie
 Fisher, William, Jr.
 Fisher, William
 Merritt, Richard H.

St. Petersburg

Askew, Erle B.

Tallahassee

Keen, J. Velma

Tampa

Ferguson, Chester H.
 Fowler, Cody
 Jackson, William H.
 Reeves, G. L.
 Shackleford, R. W.
 Shannon, George T.
 White, Morris E.

West Palm Beach

Earnest, Robert L.
 Lewis, R. K.

GEORGIA**Athens**

Nix, Abit

Atlanta

Bryan, William L.
 Cody, Welborn B.
 Frazer, James N.
 Gambrell, E. Smythe
 Greene, Harry L.
 Marshall, Rembert
 McClatchey, Devereaux F.
 Middlebrooks, Grover
 Neely, Edgar A.
 Powell, Arthur G.
 Slaton, John M.

Augusta

Bussey, James S.
 *Fulcher, Edwin Dent
 *Heffernan, Henry J.
 Hull, James M.

Columbus

Foley, Frank D.

Macon

Anderson, R. Lanier, Jr.
 Jones, C. Baxter
 Popper, Joseph W.

Rome

Owens, Dean
 Wright, Barry
 Wright, Graham

Savannah

Abrahams, Edmund H.
 Bright, O. E.

Valdosta

Langdale, Harley

Waycross

Barnes, Mack

HAWAII**Honolulu**

Beebe, Eugene H.

IDAHO**Boise**

Eberle, J. Louis
 Smith, E. B.

Twin Falls

Parry, R. P.

ILLINOIS**Bloomington**

Barry, Edward, Jr.
 Coleman, Fletcher B.
 Rust, Adlai H.

Champaign

Dobbins, R. F.

Chicago

Anderson, Dorman C.
 Beck, N. L.
 Bloom, Herbert L.
 Braun, Joseph H.
 Breen, John M.
 Brodie, Joseph P.
 Brown, Garfield W.

Bunge, George C.
 *Caples, William G.
 Clausen, Donald N.
 Coen, Thomas M.
 Dammann, J. Francis
 Dent, Louis Lee
 Doten, Roger D.
 Dunn, Richard Joseph
 Ekern, Herman L.
 Fiedler, George
 French, Glendon E.
 Gorton, Victor C.
 Hampton, John P.
 Hawkins, Kenneth B.
 Hawahurst, Ralph R.
 Henry, John A.
 Hinshaw, Joseph
 Kadyk, David J.
 Keller, Paul E.
 *Kelly, Ambrose B.
 Kennedy, Hayes
 Kitch, John R.
 King, John C.
 Klohr, Philip C.
 Levin, Samuel
 Lloyd, L. Duncan
 Locke, L. J.
 Lord, John S.
 Luce, Robert T.
 MacNamara, H. S.
 Marshall, Lester B.
 Matthias, Russell H.
 McKenna, James J.
 McNamara, William F.
 Merley, K. L.
 Merrick, Hubert C.
 Moore, Robert M.
 Moser, Henry S.
 Mulvihill, Alfred F.
 Naujoks, Herbert H.
 Niehaus, John M.
 O'Brien, Matthew J.
 Peterson, John R.
 Price, Paul E.
 Quay, Eugene
 Reed, Henry J.
 Roche, Donald M.
 Roemer, Erwin W.
 Rosen, Ralph
 Rowe, Royce G.
 Rutherford, W. Harold
 Sears, Barnabas F.
 Smith, Chase M.
 Swisher, Warren C.
 Thompson, Floyd E.
 Tobin, Robert P.
 Tressler, David L.
 Vogel, Leslie H.
 Weichelt, George M.
 Woodard, E. C.

Dixon

Warner, Henry C.

East St. Louis

Baker, Harold G.
 Driemeyer, Henry
 Lesemann, Ralph F.

Evanston

Sears, Burton P.

Galesbury

Woolsey, Robert A.

Mattoon

Kelly, Fred H.

Moline

Walker, Wm. M.

Peoria

Barnes, George Z.
 Heyl, Clarence W.
 Hunter, Jay T.
 McLaughlin, Eugene D.
 Royster, John H.

Rockford

Hall, Roy F.
 Knight, William D.

Rock Island

Sinnett, Thomas P.
 Walker, Wm. M.

Springfield

Gillespie, Louis F.
 Hodges, Earl S.
 Schlupf, Albert C.

INDIANA**Evansville**

Walker, Henry B.

Fort Wayne

Aiken, Arthur L.
 Baird, R. F.
 Reed, Clyde

Indianapolis

Adams, Robert A.
 *Cooper, Harry P., Jr.
 *Gallagher, Edward Paul
 Merrell, C. F.
 Murray, James L.
 Raub, Edward B. Jr.
 Reynolds, Hugh E.
 Rocap, James E.
 White, Jacob S.
 Wright, Burrell

Jeffersonville

Fox, Wilmer T.

Marion

Campbell, John O.

Muncie

Clark, Ray W.

Rockville

McFaddin, John M.

Rushville

Kiplinger, John H.

South Bend

Doran, M. Edward
 Farabaugh, Gallitzen A.
 Loomis, Oliver M.

Terre Haute

Dix, Floyd E.

Vincennes

Emison, Ewing

IOWA**Burlington**

Riepe, Carl C.

Cedar Rapids

Dutton, W. L.
 Randall, John D.
 Sargent, A. H.
 Shuttleworth, V. C.

Des Moines

Ahlers, Paul F.
 Colflesh, R. W.
 Fillmore, F. S.
 Fowler, Rex H.
 Guthrie, Thomas J.
 Hynes, John F.
 Miller, Alex M.
 Miller, Oliver H.
 *Musgrave, Edgar
 Parrish, J. L., Jr.
 Whitfield, Allen

Dubuque

Kenline, H. C.

Mason City

Breese, Garfield E.

Ottumwa

McNett, Walter

Sheldon

Murray, George C.

Shenandoah

Keenan, Thomas W.

Sioux City

Harper, H. C.
 Shull, Deloss P.
 *Stilwell, C. F.

Waterloo

*Reed, H. M.
 Swisher, B. F.

KANSAS**Concordia**

Hunt, Charles L.

Fort Scott

Hudson, Douglas

Hutchinson

*Carey, William D. P.

Kansas City

Boddington, Edward M.
 Gates, Lewis R.
 Stanley, Arthur J. Jr.
 Van Cleave, Thomas M

Paola

Sheridan, Bernard L.

Pittsburg

Burnett, C. A.
 Keller, A. B.
 Nulton, P. E.

Topeka

Baker, G. Clay
 Brewster, George M.
 Colmery, Harry W.
 Goodell, Lester M.
 Hunt, John H.
 Meyers, Allen
 Oman, Ralph
 Snattinger, Irwin
 Stone, Robert
 Webb, Robert L.

Wichita

Kahrs, William A.
 Patterson, J. B.
 Stanley, W. E.
 Weigand, Lawrence
 Winsor, Carl I.

KENTUCKY**Ashland**

Dysard, W. H.
 Levi, Clyde R.

Bowling Green

Bell, Charles R.

Elizabethtown

Layman, J. R.

Frankfort

Morris, Leslie W

Glasgow

Redford, Carroll M.
 Richardson, John E.

Henderson

Pentecost, F. J.

Lexington

Keenan, R. W.
 Thompson, Grover C.

Louisville

Boehl, Herbert F.
 Curtis, L. R.
 Dawson, Charles I.
 Hobson, Robert P.
 Morris, Charles W.
 Viser, Mortimer
 Woodward, Ernest
 *Woodward, Fielden

Owensboro

Anderson, E. B.
 Bartlett, Clarence

Paducah

McMurry, W. F.
 Waller, T. S.

Pikeville

Hobson, J. P., Jr.

Winchester

Davis, Stephen T.

LOUISIANA**Alexandria**

*Ginsberg, George J.
 Gist, Howard B.
 Pitts, J. L.

Bastrop

Madison, George T.

Baton Rouge

Albritton, William Louis

Brooks, L. W.

Hardin, Calvin Evans, Jr.

*Moyse, Herman

Ware, Owen Waller

Williams, R. W. Jr.

Lake Charles

Anderson, Richard A.

King, Alvin O.

McCoy, Charles A.

Plauche, S. W.

Monroe

Brown, Clyde R.

Davis, Ronald L.

Gunby, George

Lamkin, E. T.

Shotwell, Alden T.

New Orleans

Beard, Leslie P.

Blue, George R.

Burke, Gibbons

Christovich, Alvin R.

Curtis, Henry B.

Fenner, Charles Payne, Jr.

Flanders, Bert, Jr.

Foster, John C.

Hammett, H. L.

Johnson, F. Carter, Jr.

Jones, Joseph Merrick

Kammer, Alfred Charles

Kearney, William J., Jr.

*Levy, Leonard B.

Marks, Sumter D.

McCall, Harry

McClendon, William H., Jr.

Montgomery, Richard B., Jr.

Moreno, Arthur A.

Normann, Frank S.

Porteous, Wm. A., Jr.

Toler, John L.

Wachter, Arthur J., Jr.

Weiss, Stuart Paul

Yancey, Benjamin W.

Shreveport

Browne, Percy N.

Mayer, Charles L.

MAINE**Bangor**

Mitchell, James E.

Portland

Berman, Jacob H.

Mahoney, William B.

Richardson, Forrest E.

Robinson, Clement F.

Whitehouse, Brooks

Waterville

Weeks, Thomas N.

MARYLAND**Baltimore**

Albert, Milton A.

Bartlett, Thomas N.

Carman, Robert R.

Cathcart, E. Kemp

Clarke, William F.

Combs, Hugh D.

Cunningham, Fred D.

Denmead, Garner W.

Duckett, O. Bowie, Jr.

*Harrison, Walter V.

Hartman, Charles C.

Holmes, Arthur C.

Kerr, Nelson R.

LeViness, Charles T., III

Lilly, A. J.

Littleton, Oliver W.

Luhn, John A.

McFall, John M.

Murray, Clapham, Jr.

Nickerson, Palmer R.

Nuttie, Harold C.

Pausch, Fred E.

Rollins, H. Beale

Schisler, J. Harry

Skeen, J. H.

Smith, Clater W.

Thomsen, Roszel C.

Tschudi, Harold

Weech, C. Sewell

Weinberg, Leonard

Bel Air

McComas, Chas. H.

MASSACHUSETTS**Boston**

Andrews, Earl E.

Bickford, Arthur F.

Brooks, Benj.

Clennon, Eugene M.

Cook, Robert A. B.

Downs, John W.

Field, Elias

Gleason, Gay

Goodale, Charles F.

*Henry, Leslie P.

Kearsley, Herbert J.

Lawton, James F.

Marryott, Franklin J.

Powers, Leland

St. Clair, Ashley

Sharpe, Howard D.

Walsworth, Roscoe

Willard, Ralph H.

Yont, Alonzo E.

Yont, Laurence Dickson

Brockton

Carlson, Alphon N.

Holyoke

Lyon, Clifford S.

Springfield

Gordon, Gurdon W.

Handy, John F.

Worcester

Grahame, Orville F.
Milton, Charles C.
Proctor, Charles W.
Ryan, Frank P.

MICHIGAN**Ann Arbor**

Burke, Louis E.

Bay City

Black, Albert W.
Brooker, James K.

Benton Harbor

Hammond, J. Tedford
Robinson, Thomas N.

Coldwater

Frankhauser, William H.

Detroit

Alexander, E. Dean
BeGole, Ari M.
Brown, Howard D.
Buchanan, G. Cameron
Cary, George H.
Carey, L. J.
Carrigan, Leo J.
Cooper, George J.
Coulter, Clark C.
Crawford, Milo H.
Davidson, Carl F.
Dilworth, Wilfrid C.
Dodd, Lester P.
Eggenberger, William J.
Johnson, Harold A.
Lacey, Ralph B.
Laymon, Paul E.
Mansfield, Walter A.
Mason, Stevens T.
Scroggie, Lee J.
Toohy, Clifford M.
VanAlsbury, Donald J.
Wardle, Frederick C.
Wickham, William A.

Escanaba

McGinn, Denis

Grand Rapids

Allaben, F. Roland
Cholette, Paul E.
*McCaslin, W. R.
Rodgers, Harry E.
Varnum, Laurent Kimball

Kalamazoo

Dalm, Jacob A.
Jackson, H. Clair

Lansing

Jennings, Clayton F.
Kelley, Dean W.
Masters, Richard C.
Platz, Henry A.
Searl, William C.

Marquette

Eldredge, Ralph R.

Muskegon

Rogoski, Alexis J.

Saginaw

Crane, Lloyd T.
Crane, William E.
Heilman, Ferdinand D.

Saulte Ste. Marie

Hudson, Roberts P.

MINNESOTA**Albert Lea**

Knudson, Bennett O.

Duluth

Hunt, Rollo F.
Montague, J. E.
Palmer, Ray G.
Reavill, R. B.

Mankato

McLean, Edward D.

Minneapolis

Brenner, Hugh L.
Carroll, Harold J.
Durham, F. H.
Freeman, Wm. H.
Geer, Arthur B.
Gillette, Lewis R.
Guesmer, Arnold L.
Mahoney, Geoffrey P.
Meagher, I. E.
*Miley, Mortimer B.
McGough, Paul J.
Rich, Ernest A.
Swanson, Alvin W.
Warner, C. E.

Rochester

O'Brien, F. J.

St. Cloud

Quinlivan, Ray J.

St. Paul

Benson, Palmer
Cummins, Ray E.
Kelley, James E.
Nelson, Arthur E.
O'Hearn, John V.
Orr, Charles N.
Priest, Myrl F.
Sexton, John J.

MISSISSIPPI**Aberdeen**

Holmes, George Maynard

Clarksdale

Brewer, Edward C

Greenwood

Odom, H. Talbot

Gulfport

White, W. H.

Hattiesburg

Heidelberg, R. W.
Roberts, M. M.

Hazlehurst

Henley, William S

Jackson

Dunn, Vardaman S.
 Eager, Pat H., Jr.
 Hendrick, Leon F.
 Hulen, Mrs. Elizabeth W.
 Jackson, Forrest B.
 Jones, L. Barrett
 Lipscomb, Hubert S.
 Snow, C. B.
 Stevens, J. Morgan
 Stevens, John Morgan, Jr.
 Travis, Cecil F.
 Watkins, Thomas H.
 Watkins, William H.
 Wells, W. Calvin, III

Laurel

Welch, W. S.

Meridian

Covington, J. A., Jr.
 Miller, Charles Carroll
 Snow, Edward L.
 Wilbourn, James Cox
 Wilbourn, R. E.

Oxford

Smallwood, Robert L.

Tupelo

Anderson, John R.

Vicksburg

Dent, Robert L.

West Point

Tubb, Thomas Jefferson

MISSOURI**Cape Girardeau**

Oliver, Allen

Hannibal

Carstarphen, Harry

Jefferson City

*Blair, James T., Jr.

Joplin

Bond, Ray
 Scott, John W.
 Seiler, Robert E.
 Van Fleet, Herbert

Kansas City

Ahlvin, Robert E.
 Bellemere, Fred
 Buck, Henry W.
 Curran, Ray W.
 Eager, Henry I.
 Garrity, Stanley
 Gordon, George L.
 Howell, Charles M., Jr.
 Johnson, Lowell R.
 Kelley, Thomas D.
 Knowles, William F.
 Koontz, Paul G.
 Michaels, William C.
 Morse, Rupert G.
 Mosman, O. C.
 Murphy, David A.
 Nugent, James E.

Parker, Leo B.

Reeder, P. E.

Rhodes, Frederick Atlas

Robertson, J. B.

Shughart, Henry M.

Smithson, Spurgeon L.

Sprinkle, Paul C.

Stewart, Joseph R.

Sweet, William P.

Trippe, Alvin C.

Tucker, R. C.

Warner, C. F.

Winger, Maurice H.

Mexico

Fry, W. Wallace

St. Joseph

Brown, Robert A., Jr.

Douglas, Richard L.

Garvey, Joseph M.

St. Louis

Alexander, Alonzo A.

Anderson, Roscoe

Barnard, Herbert E.

Clifford, Clark M.

Ely, Wayne

Frobese, Roy H.

Gantner, George

Hecker, Harold F.

Heneghan, George E.

Hocker, Lon O.

Hocker, Lon, Jr.

Leahy, John S.

*Leahy, John S., Jr.

Lucas, Wilder

Mayne, Walter R.

McHaney, Powell B.

Moser, W. Edwin

Nangle, John J.

O'Herin, William

Reagan, Franklin E.

Schwartz, Wilbur C.

Willson, George C.

Springfield

Mann, Frank C.

Miller, J. Weston

Neale, Ben M.

Stone, Aytchmonde P., Jr.

MONTANA**Billings**

Jameson, W. J.

Butte

Corette, Robert D.

Glendive

*Hildebrand, Raymond

Great Falls

Speer, J. W.

NEBRASKA**Benkelman**

Hines, Leon L.

Chadron

Crites, E. D.

Falls City

Chaney, Paul P.

Hastings

Conway, Jas. D.

Lincoln

Aitken, Philip M.
 Baylor, F. B.
 Cline, Earl
 Devoe, Robert W.
 Doyle, Lewis R.
 Fraizer, C. C.
 Stewart, Don W.

Norfolk

Deutsch, Frederick M.

Omaha

Barton, John L.
 Cleary, G. J.
 Crossman, Raymond M.
 DeLacy, G. L.
 Farber, John A.
 Fraser, William C.
 Gross, Daniel J.
 Kuhns, Barton H.
 May, Albert E.
 Neely, Robert D.
 Rosewater, Stanley M.
 Young, Raymond G.

York

Dougherty, John E.

NEVADA**Reno**

Furrh, John D. Jr.
 McLaughlin, John T.
 Pike, Miles N.
 Sanford, William C.
 Wells, Robert W.

NEW HAMPSHIRE**Dover**

Burns, Stanley M.

Manchester

Devine, Maurice F.
 Wyman, Louis Eliot

NEW JERSEY**Atlantic City**

Cole, Maurice Y.
 Bolte, G. Arthur

Camden

Carroll, Walter R.
 Lloyd, Frank T., Jr.
 Orlando, Samuel P.

Jersey City

Carey, Robert
 Carpenter, James D., Jr.
 Markley, Edward A.
 Smith, Forrest S.
 Townsend, Mark, Jr.

Newark

Coult, Joseph
 Cox, William H. D.
 Foley, Gerald T.
 Francis, John J.
 Kristeller, Lionel P.
 McKennett, Fred A.
 Smith, Sylvester C., Jr.

Stickel, Fred G., Jr.
 Van Orman, Francis
 Walburg, Harry E.

Paterson

Evans, William W.

NEW MEXICO**Albuquerque**

Dailey, Joseph L.
 Rodey, Pearce Coddington

Roswell

Frazier, Lake Jenkins

Santa Fe

Gilbert, Carl H.

NEW YORK**Albany**

Connors, John J., Jr.
 Gallagher, Donald
 Pirnie, Nelson R.
 Sullivan, Charles B.

Amsterdam

Salmon, Carl S.

Bayside

VanSiclen, William A.

Binghamton

Kramer, Donald W.

Buffalo

Adams, Harold J.
 Baier, Milton L.
 Barth, Philip C.
 Brown, Edmund S.
 Brown, Franklin R.
 Hassett, William D.
 Schultz, Peter A.
 Steele, Gordon
 Thomas, Ulysses S.
 Turner, Mark N.

Dunkirk

Woodin, Glenn W.

Jamestown

Fletcher, William H., Jr.
 Wright, Clive L.

Malone

Moore, George J.

New York City

Beha, James A.
 Blanchet, George Arthur
 Brimmer, Leo M.
 Butler, A. Prentiss
 Butler, Charles P.
 Butler, William
 Caverly, Raymond N.
 Cox, L. C.
 Crosby, George R.
 Delaney, William F., Jr.
 Dickens, Donald J.
 Dimond, Herbert F.
 Dodson, Torrey DeWitt
 Dorsett, J. Dewey
 Drake, Hervey J.
 Duncan, O. D.
 Evans, Walter G.
 Fields, Ernest W.

Finnegan, Thomas J.
 Foster, Alexander, Jr.
 Fredericks, Alanson Roswell
 Freeman, Mahlon A.
 Garvey, George A.
 Haberman, Phillip W., Jr.
 Hamilton, John S., Jr.
 Hannah, Richards Wesley
 *Hargrave, Herbert W. J.
 Healy, T. J.
 Hyman, William A.
 Kissam, Leo T.
 Kottgen, Hector
 Lowther, W. E.
 Martin, William Francis
 Maurice, Stewart
 May, James B.
 Mendes, William B.
 Moses, Henry C.
 Murphy, James R. (Ray)
 McCormick, Robert M.
 McElraevy, John Jr.
 McGuirk, James J., Jr.
 McLaughlin, D. Hayes
 McLoughlin, James J.
 Nichols, Henry W.
 O'Malley, Thomas J.
 Orr, George Wells
 Robertson, D. Curtis
 Schenck, William E.
 Schobinger, William
 *Shereif, Jay
 Ten Eyck, Barent
 Topping, Price H.
 Ughetta, Casper B.
 Wagner, Richard C.
 Watters, Thomas, Jr.
 Werner, Victor Davis
 Wesley, George B.
 *Westcott, Walter U.
 White, Thomas E.
 Winans, William M.

Niagara Falls
 Runals, Clarence R.

Norwich
 Lee, David F.

Rochester
 Block, Wilton A.
 Burns, George
 Green, Charles W.
 Lamb, Edward H.
 Webster, Luther Ira
 Zurett, Melvin H.

Rome
 O'Hara, James M.

Schenectady
 Salmon, Del B.

Syracuse
 Bond, George H.
 Bond, George H., Jr.
 Brown, Oscar J.
 Farnham, John H.
 Higgins, Grove Lawrence
 Hughes, John H.
 Mangin, William B.

Mawhinney, Donald M.
 Murphy, Joseph B.
 O'Connor, James H.
 Ryan, Lewis C.
 Stratton, Hubert C.

White Plains

King, Oliver K.

Utica

Bisselle, Morgan F.
 Burns, Edward J., Jr.
 Craugh, Joseph P.
 Hubbard, Moses G., Jr.
 Kernan, Warnick J.
 O'Hara, James M.
 Tucker, Warren C.

NORTH CAROLINA

Asheboro

Smith, Thomas Lynwood

Asheville

Bernard, Silas G.
 Hartshorn, Edwin S.
 Horner, J. M., Jr.
 Jordan, John V., Jr.
 Uzzell, T. A., Jr.
 Williams, Robert Ransom

Burlington

Cooper, Thomas D.

Charlotte

Gover, Charles H.
 Kennedy, Frank H.

Durham

Sykes, Robert H.

Edenton

Pruden, W. D.

Elizabeth City

LeRoy, J. Henry

Greensboro

McLendon, L. P.
 Sapp, Armistead W.
 Smith, Julius C.

Greenville

James, J. B.

Henderson

Kittrell, R. G.
 Perry, Bennett H.

High Point

Haworth, Horace S.

Kinston

Whitaker, R. A.

Lumberton

Johnson, E. M.
 McLean, Dickson

Madison

Brown, Junius C.

New Bern

Ward, D. L.

Raleigh

Allen, Murray
 Anderson, John H., Jr.
 Fletcher, A. J.
 Ruark, Robert
 Smith, Willis

Reidsville
Brown, Junius C.
Rockingham
Bynum, Fred W.
Rocky Mount
Winslow, Francis E.
Rutherfordton
Hamrick, Fred D.
Wilmington
Campbell, William B.
Carr, J. O.
James, Murray G.
Newman, Harriss
Poisson, Louis J.
Wright, Isaac C.
Winston-Salem
Hutchins, Fred S.
Ingle, John J.

NORTH DAKOTA

Bismarck
Cox, Gordon V.
Young, Clyde L.
Devils Lake
Traynor, Mack V.
Fargo
Nilles, Herbert G.
Wattam, C. C.
Grand Forks
Bangs, Philip R.
Mandan
Sullivan, John F.

OHIO

Akron
Buckingham, Lisle M.
Guinther, Robert
Kelly, William A.
Olds, James
Waltz, Harold Addison
Wise, Chester G.
Ashtabula
Shaylor, Clyde L.
Warren, Theodore E.
Bellaire
Matz, Edmund L.
Canton
Cope, Kenneth B.
Ketterer, John G.
Raley, Donald W.
Wright, Clyde H.
Cincinnati
Hightower, H. G.
Marble, Harry E.
Schneider, Philip J.
Shaffer, Herbert
Shohl, Walter M.
Cleveland
Baldwin, A. D.
Burt, Roger C.
Butler, James A.
Cull, Frank X.
Davenport, Leroy Benjamin

Diehlm, Ellis Raymond
Havighurst, James W.
Horn, Clinton M.
Howell, William D.
Jamison, Robert H.
Kistner, John R.
Lipscomb, Thomas E.
McNeal, Harley J.
Reed, Peter
Roberts, H. Melvin
Roberts, Melvin M.
Sellers, Charles W.
Thomas, Adelbert W.
Ulrich, Leslie R.
VanDuzer, Ashley M.
Weh, Robert M.
Young, Fred J.

Columbus

Bennett, Hugh M.
Benoy, Wilbur E.
Bridge, B. B.
Dempsey, Peter E.
Doucher, Thomas A.
Fais, Gervais W.
Ford, Byron Edward
Frater, George E.
Foster, John E.
Hengst, James M.
Hensel, Eugene L.
Knepper, William E.
Lane, Collis Gundy
Leftwich, Charles W.
Miller, Dale F.
Moore, John W. D.
Roberts, Kline L.
Saxby, Russell G.
*Schoenborn, J. Urlin
Tangeman, Carl
Thornbury, P. L.
Trantham, Homer
White, Andrew J., Jr.
*Wilcox, Marshall E.
Wiles, Arthur W.
Winkler, John H.

Dayton

Curtner, Clifford R.
Ebeling, Philip C.
Estabrook, Hubert A.
Matthews, Wm. M.
Pickrel, Wm. G.
Young, Robert F.

Elyria

Rice, Robert H.

Gallipolis

Cherrington, Henry W

Greenville

Marchal, Vernon L.

Hamilton

Andrews, John D.

Lancaster

Martin, Geo. D.

Leroy

Curtis, Charles E.
McVay, Don
Altick, Hugh H.

Lima

Cable, C. M.

Mansfield

Galbraith, James W.

Marietta

Noll, Robert M.

Marysville

Hoopes, C. A.

MedinaWeber, John A.
Williams, Harold L.**Middletown**Elliott, Clifford W.
Wilmer, G. W. A.**New Philadelphia**Fisher, Cletus A.
Limbach, Arthur L.**Portsmouth**

Fitch, Chester P.

RavennaCaris, A. L.
Filiatrault, V. W.**Sandusky**

Flynn, James F.

ShelbyAnderson, James Alonzo
Green, Robert T.**Steubenville**Allebaugh, Carl F.
Francis, Marshall H.
Irvine, John E.**Toledo**Boxell, Earl F.
Cobourn, Frank M.
Cole, Charles J.
Finn, William A.
Fuller, Fred E.
*Jacobson, Howard H.
Notnagel, Leland H.
Stecher, Joseph D.
Stichter, Wayne E.
Warner, Milo J.**Troy**

*Shipman, F. L.

Van WertLandis, M. L.
Wright, Kerns**Warren**

Kightlinger, Paul E.

Xenia

Finney, J. A.

YoungstownEmery, Norman A.
George, Hermon N.
Nicholson, Robert J.
Pfau, William E.
Stephens, Oscar A.**OKLAHOMA****Alva**

Spellman, Fred B. H.

McAlester

Arnote, Walter J.

Oklahoma CityBowman, Byrne A.
Brown, Mart
Bulla, Merton N.
Butler, John F.
Crowe, V. P.
Dudley, J. B.
Duvall, Duke
Embry, John
Fellers, James D.
Johnson, Charles Edward
Johnson, Russell V.
Love, F. C.
May, Ralph J.
Monnet, Claude
Pierce, Clayton B.
Pierson, Welcome D.
Ross, James H.
Savage, Leonard H.
Tolbert, Raymond A.**Okmulgee**

Cochran, A. D.

ShawneeAbernathy, Geo. C.
Abernathy, Kenneth**Tulsa**Davis, Parke
Rhodes, Chris L.
Smith, H. L.**OREGON****Portland**

Wood, Borden

PANAMA CANAL ZONE**Ancon**

Ramirez, Charles E.

PENNSYLVANIA**Allentown**

Snyder, Henry L.

Bradford

Nash, Francis M.

ButlerBrandon, J. Campbell
Henninger, Zeno F.**Chambersburg**

Strite, Edwin D.

Chester

MacCarter, William J., Jr.

Clearfield

Arnold, John C.

Doylestown

Achey, Webster S.

Easton

Fox, Edward J., Jr.

Greensburg

Best, R. E.

Complete addresses will be found in alphabetical list of members.

Harrisburg

Feinour, John G.
Storey, Douglass D.
Wickersham, F. Brewster

Lancaster

Hambright, George T.
Windolph, F. Lyman

Norristown

McTighe, Desmond J.

Philadelphia

Beechwood, George Eugene
Bunting, W. E.
*Bunting, Charles T.
Burke, Patrick F.
Campbell, Wm. T.
Conwell, Joseph S.
Cushman, Edward H.
Daniel, Todd
Detweiler, George H.
Drewry, W. Shepherd
Foley, Michael A.
Goshorn, H. Rook
Henderson, Joseph W.
Klaw, Abel
Koch, Roscoe R.
LaBrum, J. Harry
Markel, Edwin C.
Martin, John B.
Mason, William Clarke
*Mount, Thomas F.
Mungall, Daniel
Redeker, Harry S.
Roberts, E. A.
Swartz, C. Donald
Williams, Ira Jewell

Pittsburgh

Chapman, Lawrence
Chilcote, Sanford Marshall
Dalzell, R. D.
Dickie, J. Roy
Jennings, Dale C.
McCamey, Harold E.
McConnell, D. H.
Miller, John L.
Newman, Daniel S.
Pringle, Samuel W.
Sheriff, John C.

Scranton

Harris, Walter W.

Sharon

Cusick Martin E.
McNeal, Ira B.

Sunbury

Klien, Richard Henry
Knight, Harry S.

Uniontown

Higbee, W. Brown

Washington

Marriner, Rufus S.
McAlister, David I.
Moore, Harry Franklin
Wiley, John F.
Zelt, Wray G., Jr.

RHODE ISLAND**Newport**

Haire, J. Russell

Providence

Boss, Henry M., Jr.
Hebert, Felix
Reynolds, Francis V.
Semple, Harold R.
Sherwood, Herbert M.

SOUTH CAROLINA**Charleston**

Buist, George L.
Moore, Benjamin Allston
Rivers, George L. Buist

Columbia

Cain, Pinckney L.
*Nelson, P. H.
Whaley, Thomas B.

Greenville

Johnston, John E.

Spartanburg

Carlisle, Robert M.
Daniel, C. Enskine

SOUTH DAKOTA**Deadwood**

*Bettelheim, B. K.

Mitchell

Whiting, Charles S.

Pierre

Goldsmith, Karl

Rapid City

*Leedom, Boyd

Sioux Falls

Bailey, T. M.
Warren, F. G.
Woods, M. T.

Watertown

Stover, Walter

TENNESSEE**Bristol**

Stant, Donald T.

Chattanooga

Folts, Aubrey F.
Miller, Vaughn
Moore, Alvin O.
Noone, Charles A.

Fayetteville

Holman, B. E.

Johnson City

Bowman, Adam B.

Kingsport

Kelly, F. M.

Knoxville

Bass, Leslie
McC Campbell, H. H., Jr.
McConnell, Robert M.
Poore, H. T.
Webb, D. C.

Memphis

Apperson, John W.
 Armstrong, W. P.
 *Braden, Emmett W.
 Evans, Thos. A.
 Fitzhugh, Millsaps
 Heiskell, A. Langstreet
 King, Earl
 McCadden, J. E.
 McDonald, W. Percy
 Nelson, Robert M.
 Taylor, Lowell

Nashville

Crownover, Arthur, Jr.
 Davis, Lindsey M.
 Henry, Douglas
 Maddin, John Keith
 *Manier, Miller
 Manier, Will R., Jr.
 McCary, Joe T.
 *McGugin, Dan E.
 Peebles, James M.
 Watkins, Thomas G.

Paris

Van Dyke, James W.

TEXAS**Alpine**

Ray, Frank O.

Amarillo

Morgan, B. L.

Austin

Brown, Jay H.
 Gay, Coleman

Beaumont

Bell, Major T.
 Carrington, Edward C.
 Cecil, Lamar
 Marcus, David C.

Dallas

Brundidge, Oscar D.
 Chrestman, M. N.
 Grissom, Pinkney
 Hall, Albert B.
 Holland, Robert B.
 Lancaster, J. L.
 Lipscomb, William
 Malone, Ralph Waldo
 Rice, J. Percival
 Strasburger, Henry W.
 Thompson, William
 Thompson, Will C.
 Thurman, Hal C.
 Touchstone, Lucien
 Touchstone, O. O.
 Wassell, Thomas W.

El Paso

Brown, Volney M.
 Hardie, Thornton
 Morton, R. A. D.

Fort Worth

Cantey, S. B., Jr.
 Gooch, J. A. (Tiny)

Galveston

Levy, Adrian F.
 Mills, Ballinger

Houston

Arnold, W. N., Jr.
 Cole, Robert L., Sr.
 Cole, Robert L., Jr.
 Freeman, John H.
 Gresham, Newton
 Kemper, W. L.
 *Mehaffy, James W.
 Morris, Larry W.
 Ryan, William M.
 Wood, A. C.

San Antonio

Birkhead, Claude V.
 *Groce, Josh H.
 Lang, Sylvan

Texarkana

Rodgers, R. W.

Tyler

Ramey, T. B., Jr.

Waco

Naman, W. W.

Wichita Falls

King, Bert

UTAH**Salt Lake City**

Cannon, Edwin B.
 Ray, Paul H.
 Shields, Dan B.

VERMONT**Rutland**

Ryan, Charles F.

VIRGINIA**Bristol**

Stant, Donald T.

Charlottesville

Duke, W. E.

Harrisonburg

Conrad, George D.

Norfolk

Black, Barron F.
 Breeden, Edward L. Jr.
 Hoffman, Walter E.
 Martin, Fred E.
 Pender, Wm C.
 White, Harvey E.
 Williams, Leigh D.

Richmond

Beverley, William Welby
 Bowles, Aubrey R., Jr.
 *Christian, Andrew D.
 Craig, Irvin G.
 Gay, Thomas Benjamin
 Goddin, John C.
 May, John G., Jr.
 Mays, David J.
 Parker, Alexander W.
 Wicker, John J., Jr.

Roanoke

Muse, Leonard G.
Shackelford, Geo. S., Jr.

WASHINGTON**Seattle**

Brethorst, Stephen W.
Cook, Jo D.
Eggerman, D. G.
Gates, Cassius E.
Hutson, Chas. T.
Kahin, George
Karr, Day
Karr, Payne
Long, Stanley B.
McKelvey, W. R.
Rode, Alfred
Skeel, E. L.

Spokane

Lowe, R. E.

WEST VIRGINIA**Charleston**

Guiher, James M.
Jackson, Thomas B.
Klostermeyer, Howard R.
Morris, Stanley C.
O'Farrell, William T.

Clarksburg

Guiher, James M.
Robinson, Howard L.
Stathers, William G.

Elkins

Arnold, D. H. Hill

Huntington

Marshall, E. A.
Scott, Paul W.

Martinsburg

Martin, Clarence E.

Parkersburg

Davis, Fred L.
Hiteshew, H. O.

Wheeling

Curl, Joseph R.
Goodwin, Russell B.
Hugus, Wright

Williamson

Slaven, Lant R.

WISCONSIN**Appleton**

Bradford, Alfred S.
Parnell, Andrew W.

Beloit

Adams, H. W.

Chippewa Falls

Stafford, Harold E.

Eau Claire

Bundy, Egbert B.

Fond du Lac

*O'Neill, Edward T.

Green Bay

Bie, Walter T.
Everson, E. L.

Janesville

Grubb, Paul N.
Ryan, Stanley M.

Kenosha

Richardson, Chester D.

La Crosse

Bunge, J. C.
Engelhard, L. M.
Fuller, Hubert V.

Madison

Grelle, Robert C.
Hart, Lawrence E.
Schlotthauer, George McD
Snodgrass, Philip N.
Sutherland, Robert J.
Toebaas, Oscar T.

Manitowoc

Clark, W. J.

Milwaukee

Borgelt, E. H.
Dougherty, Glenn R.
Grubb, Kenneth P.
Hayes, Gerald P.
Kivett, Austin W.
Kluwin, John A.
Lamfrom, Leon B.
Mehigan, Irving Patrick
Swanstrom, Gerald M.
Wickham, Arthur

New Richmond

Doar, W. T.

Oshkosh

Dempsey, Ray C.

Racine

*Emmert, Dudley O'Neal
Heft, Carroll R.
Myers, S. P.
Whaley, Vilas H.

Rice Lake

Coe, Laurence S.

Stevens Point

Dunn, Michael J.
Schroeder, H. J.

Wausau

Genrich, Fred W.
Smith, Charles F.
Sweitzer, J. Mearl
Tinkham, Richard P. Jr.

Wisconsin Rapids

Graves, R. B.

WYOMING**Cheyenne**

Swainson, Clarence A.